



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** JPMORGAN CHASE & CO.

**City/State** NEW YORK, NY

## Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 3,841,314,000

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 2

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**JPMORGAN CHASE & CO.**  
**383 MADISON AVENUE**  
  
**NEW YORK, NY 10179**

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BHC Name

City/State

## Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	3,916,653,500	3,667,537,000	3,722,136,250	3,194,802,500	2,737,345,500
Net income (\$000)	16,931,000	26,248,000	48,334,000	29,131,000	36,431,000
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer #	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	1.50	2.67	7	1.42	2.65	5	1.42	2.60	6	1.73	2.77	9	2.12	3.01	16
+ Non-interest income	1.66	0.96	84	2.03	1.11	87	1.86	1.04	87	2.01	1.21	85	2.14	1.32	84
- Overhead expense	1.91	2.17	35	2	2.24	35	1.93	2.17	35	2.14	2.57	29	2.42	2.69	37
- Provision for credit losses	0.13	0.09	69	-0.35	-0.15	19	-0.25	-0.09	15	0.51	0.51	55	0.20	0.15	69
+ Securities gains (losses)	-0.03	0	5	-0.01	0.01	1	-0.01	0.01	2	0.03	0.02	65	0.01	0.01	68
+ Other tax equivalent adjustments	0.08	0	98	0.07	0	99	0.07	0	98	0.09	0	99	0.10	0	97
= Pretax net operating income (tax equivalent)	1.17	1.40	29	1.87	1.79	61	1.68	1.66	58	1.21	1.04	60	1.74	1.56	67
Net operating income	0.86	1.06	25	1.43	1.36	61	1.30	1.26	58	0.91	0.81	59	1.33	1.19	64
Net income	0.86	1.06	25	1.43	1.35	62	1.30	1.26	58	0.91	0.82	58	1.33	1.19	64
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	1.86	3.12	6	1.65	3.14	5	1.66	3.06	6	2.18	3.55	6	3.38	4.41	7
Interest expense	0.28	0.24	72	0.16	0.27	25	0.16	0.25	33	0.33	0.52	24	1.07	1.08	54
Net interest income (tax equivalent)	1.58	2.88	6	1.49	2.85	5	1.50	2.80	6	1.85	3.01	10	2.32	3.33	15
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.22	0.08	84	0.33	0.13	87	0.26	0.11	88	0.52	0.27	80	0.57	0.21	88
Earnings coverage of net loan and lease losses (X)	19.02	-9.51	51	14.38	4.52	52	17.64	39.72	46	9.83	22.91	43	8.88	24.40	34
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.56	1.17	82	1.86	1.39	81	1.49	1.23	75	2.74	1.58	89	1.33	0.83	87
Allowance for loan and lease losses / Total loans and leases	1.53	1.15	82	1.77	1.37	79	1.44	1.20	74	2.67	1.55	89	1.32	0.81	87
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.67	0.41	83	0.89	0.63	75	0.75	0.49	83	1.07	0.71	82	0.53	0.57	48
30-89 days past due loans and leases / Total loans and leases	0.47	0.32	76	0.39	0.27	77	0.49	0.32	76	0.51	0.39	72	0.51	0.43	67
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-11.93	3.09	7	-7.26	-1.82	32	-15.56	-2.33	13	-1.85	3.20	39	14.78	14.45	53
Net short-term noncore funding dependence	-47.66	-1.79	4	-45.17	-8.21	6	-51.48	-7.71	4	-38.94	-4.76	6	-23.76	3.38	8
Net loans and leases / Total assets	29.80	61.60	6	29.34	59.81	5	29.94	58.67	5	30.49	61.58	8	36.47	63.77	11
<b>Capitalization</b>															
Tier 1 leverage ratio	6.21	9.08	3	6.56	9.11	3	6.51	8.98	4	7	9.13	4	7.85	9.76	8
Holding company equity capital / Total assets	7.45	10.04	12	7.77	10.88	9	7.86	10.71	12	8.25	11.16	10	9.72	12.43	17
Total equity capital (including minority interest) / Total assets	7.45	10.14	11	7.78	11.01	7	7.86	10.82	10	8.25	11.29	8	9.73	12.57	15
Common equity tier 1 capital / Total risk-weighted assets	12.17	11.90	59	13.05	12.69	61	13.05	12.42	67	13.14	12.38	68	12.39	12.17	59
Net loans and leases / Equity capital (X)	4	6.22	10	3.77	5.51	16	3.81	5.53	16	3.70	5.58	13	3.75	5.21	18
Cash dividends / Net income	39.86	34	59	23.82	25.30	47	27	28.27	47	43.58	42.30	54	34.25	33.12	53
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	4.26	7.91	50	14.62	9.29	71	10.56	10.50	59	25.98	16.68	79	2.49	9.26	25
Equity capital	-0.08	-0.29	61	8.29	9.31	59	5.29	7.46	53	6.90	6.99	57	1.88	10.49	16
Net loans and leases	5.89	11.87	37	11.95	0.79	84	8.60	3.36	76	5.29	9.07	39	-2.09	9.10	5
Noncore funding	0.94	10.50	48	5.35	-23.76	83	1.59	-14.79	74	14.55	-12.18	79	3.97	6.59	47
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	4.37	0.43	92	2.16	0.48	84	3.65	0.57	87	3.87	0.77	86	7.26	1.02	91
Long-term debt / Equity capital	75.18	11.61	95	79.86	11.05	96	76.92	10.95	96	72.84	13.56	93	69.16	13.04	92
Equity investment in subsidiaries / Equity capital	185.75	103.92	99	187.11	103.07	99	185.85	103.22	99	182.43	102.81	99	180.71	103.22	99
Cash from ops + noncash items + op expense / Op expense + dividends	-2.94	116.54	13	-53.25	130.64	2	2.68	154.48	3	118.52	147.24	41	175.90	190.27	50

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	23,028,000	20,737,000	42,415,000	44,627,000	51,704,000	11.05	12.94
Income from lease financing receivables.....	6,000	9,000	17,000	11,000	30,000	-33.33	-66.67
Fully taxable income on loans and leases.....	22,837,000	20,543,000	42,035,000	44,197,000	51,195,000	11.17	13.16
Tax-exempt income on loans and leases.....	197,000	203,000	397,000	441,000	539,000	-2.96	-13.22
Estimated tax benefit on income on loans and leases.....	57,638	59,005	116,925	113,439	153,217	-2.32	-55.73
Income on loans and leases (tax equivalent).....	23,091,638	20,805,005	42,548,925	44,751,439	51,887,217	10.99	12.43
Investment interest income (tax equivalent).....	4,902,362	3,887,995	7,836,075	9,333,561	9,679,783	26.09	13.62
Interest on balances due from depository institutions.....	1,330,000	150,000	479,000	749,000	3,887,000	786.67	-23.74
Interest income on other earning assets.....	5,144,000	3,914,000	7,811,000	10,544,000	19,467,000	31.43	5.04
Total interest income (tax equivalent).....	34,468,000	28,757,000	58,675,000	65,378,000	84,921,000	19.86	9.44
Interest on time deposits of \$250K or more.....	150,000	56,000	98,000	415,000	1,125,000	167.86	-15.73
Interest on time deposits < \$250K.....	8,000	15,000	27,000	233,000	215,000	-46.67	-87.88
Interest on foreign office deposits.....	146,000	-192,000	-370,000	69,000	2,061,000		-40.41
Interest on other deposits.....	776,000	399,000	776,000	1,640,000	5,556,000	94.49	24.36
Interest on other borrowings and trading liabilities.....	3,847,000	2,225,000	4,648,000	7,399,000	17,125,000	72.90	-22.66
Interest on subordinated debt and mandatory convertible securities.....	215,000	296,000	527,000	204,000	713,000	-27.36	-35.44
Total interest expense.....	5,142,000	2,799,000	5,706,000	9,960,000	26,795,000	83.71	-19.91
Net interest income (tax equivalent).....	29,326,000	25,958,000	52,969,000	55,418,000	58,126,000	12.97	16.96
Non-interest income.....	32,440,000	37,215,000	69,385,000	64,169,000	58,456,000	-12.83	24.61
Adjusted operating income (tax equivalent).....	61,766,000	63,173,000	122,354,000	119,587,000	116,582,000	-2.23	20.86
Overhead expense.....	37,424,000	36,705,000	71,782,000	68,238,000	66,224,000	1.96	25.50
Provision for credit losses.....	2,564,000	-6,441,000	-9,256,000	16,359,000	5,449,000		2.93
Securities gains (losses).....	-547,000	-141,000	-345,000	802,000	258,000		
Other tax equivalent adjustments.....	1,650,000	1,302,000	2,679,000	2,944,000	2,632,000	26.73	40.07
Pretax net operating income (tax equivalent).....	22,818,000	34,319,000	62,708,000	38,760,000	47,701,000	-33.51	14.45
Applicable income taxes.....	3,997,000	6,546,000	11,228,000	6,276,000	8,114,000	-38.94	-13.35
Tax equivalent adjustments.....	1,851,000	1,520,000	3,109,000	3,362,000	3,163,000	21.78	0.33
Applicable income taxes (tax equivalent).....	5,848,000	8,066,000	14,337,000	9,638,000	11,277,000	-27.50	-9.45
Minority interest.....	39,000	5,000	37,000	-9,000	-7,000	680.00	1850.00
Net income before discontinued operations, net of minority interest.....	16,931,000	26,248,000	48,334,000	29,131,000	36,431,000	-35.50	25.63
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	16,931,000	26,248,000	48,334,000	29,131,000	36,431,000	-35.50	25.63
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	16,970,000	26,253,000	48,371,000	29,122,000	36,424,000	-35.36	25.90
Investment securities income (tax equivalent).....	4,902,362	3,887,995	7,836,075	9,333,561	9,679,783	26.09	13.62
US Treasury and agency securities (excluding mortgage-backed securities).....	1,290,000	933,000	2,090,000	1,733,000	2,092,000	38.26	360.71
Mortgage-backed securities.....	2,260,000	1,814,000	3,445,000	4,864,000	4,314,000	24.59	27.68
All other securities.....	1,352,362	1,140,995	2,301,075	2,736,561	3,273,783	18.52	-40.29
Cash dividends declared.....	6,749,000	6,252,000	13,048,000	12,694,000	12,476,000	7.95	52.38
Common.....	5,942,000	5,480,000	11,448,000	11,111,000	10,889,000	8.43	64.78
Preferred.....	807,000	772,000	1,600,000	1,583,000	1,587,000	4.53	-1.94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	1.76	2.90	6	1.57	2.92	5	1.58	2.85	6	2.05	3.27	7	3.10	4	10
Less: Interest expense .....	0.26	0.22	73	0.15	0.25	25	0.15	0.23	36	0.31	0.48	28	0.98	0.98	57
Equals: Net interest income (tax equivalent) .....	1.50	2.67	7	1.42	2.65	5	1.42	2.60	6	1.73	2.77	9	2.12	3.01	16
Plus: Non-interest income .....	1.66	0.96	84	2.03	1.11	87	1.86	1.04	87	2.01	1.21	85	2.14	1.32	84
Equals: adjusted operating income (tax equivalent) .....	3.15	3.67	18	3.44	3.82	33	3.29	3.70	27	3.74	4.04	40	4.26	4.41	43
Less: Overhead expense .....	1.91	2.17	35	2	2.24	35	1.93	2.17	35	2.14	2.57	29	2.42	2.69	37
Less: Provision for credit losses .....	0.13	0.09	69	-0.35	-0.15	19	-0.25	-0.09	15	0.51	0.51	55	0.20	0.15	69
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	-0.03	0	5	-0.01	0.01	1	-0.01	0.01	2	0.03	0.02	65	0.01	0.01	68
Plus: other tax equivalent adjustments .....	0.08	0	98	0.07	0	99	0.07	0	98	0.09	0	99	0.10	0	97
Equals: Pretax net operating income (tax equivalent) .....	1.17	1.40	29	1.87	1.79	61	1.68	1.66	58	1.21	1.04	60	1.74	1.56	67
Less: Applicable income taxes (tax equivalent) .....	0.30	0.33	42	0.44	0.41	64	0.39	0.38	55	0.30	0.23	70	0.41	0.36	64
Less: Minority interest .....	0	0	89	0	0	84	0	0	83	0	0	4	0	0	2
Equals: Net operating income .....	0.86	1.06	25	1.43	1.36	61	1.30	1.26	58	0.91	0.81	59	1.33	1.19	64
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.86	1.06	25	1.43	1.35	62	1.30	1.26	58	0.91	0.82	58	1.33	1.19	64
Memo: Net income (last four quarters) .....	1.01	1.12	36	1.37	1.25	65	1.30	1.26	58	0.91	0.82	58	1.33	1.19	63
Net income—BHC and noncontrolling (minority) interest .....	0.87	1.07	24	1.43	1.37	62	1.30	1.27	58	0.91	0.83	58	1.33	1.20	64
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	94.78	92.97	74	94.84	93.15	70	94.87	93.08	73	94.01	92.32	70	91.68	91.05	58
Average interest-bearing funds / Average assets .....	59.50	60.12	57	60.21	62.32	43	60.25	61.99	51	61.25	64.06	38	61.96	65.57	34
Interest income (tax equivalent) / Average earning assets .....	1.86	3.12	6	1.65	3.14	5	1.66	3.06	6	2.18	3.55	6	3.38	4.41	7
Interest expense / Average earning assets .....	0.28	0.24	72	0.16	0.27	25	0.16	0.25	33	0.33	0.52	24	1.07	1.08	54
Net interest income (tax equivalent) / Average earning assets .....	1.58	2.88	6	1.49	2.85	5	1.50	2.80	6	1.85	3.01	10	2.32	3.33	15
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.03	4.01	58	3.88	4.05	41	3.89	4.01	43	4.39	4.27	64	5.29	5.09	70
Interest-bearing bank balances .....	0.38	0.42	36	0.05	0.11	8	0.07	0.14	7	0.18	0.27	25	1.53	2.04	23
Federal funds sold and reverse repos .....	0.40	0.58	41	0.11	0.26	48	0.12	0.25	47	0.51	0.68	50	1.90	2.44	34
Trading assets .....	1.63	0.52	81	1.34	0.42	79	1.36	0.45	80	1.57	0.60	78	2.27	0.99	75
Total earning assets .....	1.85	3.09	6	1.64	3.11	5	1.65	3.04	6	2.16	3.51	6	3.36	4.36	7
Investment securities (tax equivalent) .....	1.44	1.85	14	1.34	1.80	19	1.32	1.77	16	1.85	2.25	21	3.04	2.76	77
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.74	1.22	16	0.67	1.28	19	0.68	1.14	21	0.84	1.75	12	2.02	2.32	35
Mortgage-backed securities .....	2.09	1.78	81	1.69	1.56	64	1.68	1.57	63	2.14	2.05	57	3	2.61	88
All other securities .....	2.33	2.82	35	2.46	2.91	34	2.34	2.81	38	2.83	3.24	36	3.65	4.06	45
Interest-bearing deposits .....	0.12	0.20	36	0.03	0.24	3	0.03	0.21	3	0.17	0.53	7	0.80	1.10	29
Time deposits of \$250K or more .....	0.68	0.50	75	0.31	0.76	10	0.27	0.66	9	1.08	1.42	22	3.18	1.96	97
Time deposits < \$250K .....	0.15	0.44	10	0.24	0.72	3	0.23	0.62	8	1.17	1.36	33	0.88	1.82	8
Other domestic deposits .....	0.12	0.17	42	0.07	0.17	19	0.06	0.15	20	0.16	0.36	14	0.70	0.93	36
Foreign deposits .....	0.07	0.25	33	-0.10	0.12	14	-0.10	0.14	14	0.02	0.42	17	0.78	1.19	36
Federal funds purchased and repos .....	0.48	0.36	72	0.05	0.19	19	0.11	0.17	50	0.41	0.62	41	2.03	1.86	58
Other borrowed funds and trading liabilities .....	1.22	1.24	50	0.82	1.31	31	0.84	1.27	34	1.24	1.50	37	2.48	2.38	58
All interest-bearing funds .....	0.44	0.36	77	0.25	0.40	25	0.25	0.37	32	0.51	0.74	27	1.58	1.49	65

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	32,440,000	37,215,000	69,385,000	64,169,000	58,456,000
Fiduciary activities income	7,659,000	7,647,000	15,898,000	12,988,000	8,508,000
Service charges on deposit accounts - domestic	2,810,000	2,558,000	5,224,000	4,969,000	5,121,000
Trading revenue	1,461,000	11,674,000	17,407,000	19,571,000	23,320,000
Investment banking fees and commissions	5,117,000	7,319,000	15,097,000	12,302,000	13,561,000
Insurance activities revenue	3,000	6,000	9,000	13,000	15,000
Venture capital revenue	-8,000	2,000	-34,000	24,000	25,000
Net servicing fees	1,937,000	553,000	699,000	-1,091,000	-430,000
Net securitization income	0	0	0	11,000	0
Net gains (losses) on sales of loans, OREO, other assets	-26,000	291,000	525,000	48,000	530,000
Other non-interest income	13,487,000	7,165,000	14,560,000	15,334,000	7,806,000
Total overhead expenses	37,424,000	36,705,000	71,782,000	68,238,000	66,224,000
Personnel expense	20,656,000	20,769,000	39,139,000	35,556,000	34,797,000
Net occupancy expense	3,324,000	3,313,000	6,817,000	6,619,000	6,316,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	67,000	51,000	107,000	82,000	54,000
Other operating expenses	13,377,000	12,572,000	25,719,000	25,981,000	25,057,000
Fee income on mutual funds and annuities	2,607,000	2,413,000	4,981,000	4,501,000	4,355,000
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	1,295,437,000	1,482,553,000	1,514,930,000	1,328,981,000	1,116,925,000
Number of equivalent employees	273,984	253,515	264,986	249,184	250,115
Average personnel expense per employee	75.39	81.92	147.70	142.69	139.12
Average assets per employee	14,295.19	14,466.75	14,046.54	12,821.06	10,944.35

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	8.04	2.35	90	6.48	2.15	90	7.18	2.17	92	7.01	2.02	92	7.45	2.72	87
Overhead expenses / Net Interest Income + non-interest income	60.79	59.40	54	58.30	59.03	43	58.87	59.28	42	57.26	62.28	34	57.06	61.29	36
<b>Percent of Average Assets</b>															
Total overhead expense	1.91	2.17	35	2	2.24	35	1.93	2.17	35	2.14	2.57	29	2.42	2.69	37
Personnel expense	1.05	1.20	33	1.13	1.25	37	1.05	1.21	33	1.11	1.30	29	1.27	1.41	37
Net occupancy expense	0.17	0.22	23	0.18	0.24	20	0.18	0.23	25	0.21	0.26	24	0.23	0.28	25
Other operating expenses	0.69	0.72	55	0.69	0.73	55	0.69	0.72	54	0.82	0.94	55	0.92	0.97	57
Overhead less non-interest income	0.25	1.19	6	-0.03	1.10	7	0.06	1.10	6	0.13	1.25	8	0.28	1.32	8
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	60.59	58.92	55	58.10	58.45	45	58.67	58.83	44	57.06	61.82	35	56.80	60.64	40
Personnel expense	33.44	32.65	49	32.88	33.10	44	31.99	32.93	36	29.73	32.36	30	29.85	32.39	34
Net occupancy expense	5.38	6.14	33	5.24	6.33	33	5.57	6.23	37	5.53	6.58	31	5.42	6.52	28
Other operating expenses	21.77	19.36	72	19.98	18.60	64	21.11	19.18	65	21.79	22.28	65	21.54	21.20	63
Total non-interest income	52.52	25.40	90	58.91	28.18	93	56.71	27.67	93	53.66	28.83	89	50.14	29.23	85
Fiduciary activities income	12.40	2.23	93	12.10	2.24	95	12.99	2.20	95	10.86	2.09	94	7.30	1.97	92
Service charges on domestic deposit accounts	4.55	3.45	66	4.05	3.19	66	4.27	3.27	67	4.16	3.27	66	4.39	3.88	56
Trading revenue	2.37	0.45	92	18.48	0.72	97	14.23	0.62	96	16.37	1.28	96	20	1.18	97
Investment banking fees and commissions	8.28	2.25	88	11.59	2.52	91	12.34	2.58	91	10.29	2.46	89	11.63	3.54	85
Insurance activities revenue	0	0.36	33	0.01	0.37	33	0.01	0.36	33	0.01	0.41	31	0.01	0.47	32
Venture capital revenue	-0.01	0.01	3	0	0.02	88	-0.03	0.04	1	0.02	0.01	88	0.02	0.02	86
Net servicing fees	3.14	1.38	83	0.88	0.55	76	0.57	0.60	68	-0.91	0.01	13	-0.37	0.28	7
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0.01	0	89	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	-0.04	1.51	10	0.46	3.83	21	0.43	3.30	21	0.04	3.92	15	0.45	1.86	28
Other non-interest income	21.84	9.09	91	11.34	9.26	73	11.90	9.27	74	12.82	9.65	73	6.70	10.04	32
Overhead less non-interest income	8.07	32.73	6	-0.81	29.94	6	1.96	30.52	6	3.40	31.93	8	6.66	31.06	9
Applicable income taxes / Pretax net operating income (tax equivalent)	17.52	21.22	15	19.07	21.54	22	17.91	21.18	15	16.19	18.63	30	17.01	20.56	21
Applicable income tax + TE / Pretax net operating income + TE	25.63	23.38	74	23.50	23.10	58	22.86	22.67	52	24.87	21.18	78	23.64	23.23	59

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	384,936,000	376,704,000	380,971,000	370,192,000	372,466,000	2.19	-1.41
Commercial and industrial loans	193,604,000	189,004,000	184,118,000	194,307,000	169,707,000	2.43	17.94
Loans to individuals	229,810,000	204,192,000	220,532,000	199,932,000	212,908,000	12.55	20.22
Loans to depository institutions and acceptances of other banks	10,401,000	8,017,000	7,912,000	6,980,000	6,981,000	29.74	18.09
Agricultural loans	891,000	721,000	846,000	662,000	700,000	23.58	28.20
Other loans and leases	342,877,000	321,940,000	342,992,000	288,505,000	230,726,000	6.50	98.22
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	1,162,519,000	1,100,578,000	1,137,371,000	1,060,578,000	993,488,000	5.63	25.24
Less: Allowance for loan and lease losses	17,750,000	19,500,000	16,386,000	28,328,000	13,123,000	-8.97	32.83
Net loans and leases	1,144,769,000	1,081,078,000	1,120,985,000	1,032,250,000	980,365,000	5.89	25.13
Debt securities that reprice or mature in over 1 year	548,531,000	513,500,000	564,396,000	509,944,000	342,241,000	6.82	159.54
Mutual funds and equity securities	1,188,000	1,297,000	1,359,000	780,000	623,000	-8.40	28.43
Subtotal	1,694,488,000	1,595,875,000	1,686,740,000	1,542,974,000	1,323,229,000	6.18	50.33
Interest-bearing bank balances	644,401,000	680,259,000	715,485,000	504,168,000	243,616,000	-5.27	49.56
Federal funds sold and reverse repos	524,549,000	447,363,000	467,769,000	456,919,000	388,915,000	17.25	69.63
Debt securities that reprice or mature within 1 year	115,234,000	60,220,000	107,875,000	80,134,000	55,921,000	91.36	125.38
Trading assets	464,804,000	520,090,000	432,705,000	502,399,000	410,657,000	-10.63	14.28
Total earning assets	3,443,476,000	3,303,808,000	3,410,574,000	3,086,593,000	2,422,338,000	4.23	48.10
Non-interest-bearing cash and due from depository institutions	27,215,000	26,592,000	26,438,000	24,874,000	21,704,000	2.34	24.73
Premises, fixed assets, and leases	23,629,000	23,338,000	23,758,000	23,678,000	22,917,000	1.25	94.97
Other real estate owned	218,000	242,000	218,000	265,000	386,000	-9.92	-49.07
Investment in unconsolidated subsidiaries	13,218,000	10,598,000	11,682,000	10,911,000	9,269,000	24.72	63.57
Intangible and other assets	333,605,000	319,762,000	270,936,000	239,828,000	211,167,000	4.33	70.51
Total assets	3,841,314,000	3,684,256,000	3,743,567,000	3,386,071,000	2,687,781,000	4.26	49.87
Quarterly average assets	3,921,985,000	3,726,358,000	3,830,907,000	3,393,112,000	2,771,586,000	5.25	53.47
Average loans and leases (YTD)	1,147,291,500	1,072,624,500	1,092,619,000	1,018,689,500	981,285,750	6.96	24.91
<b>Memoranda</b>							
Loans held-for-sale	24,170,000	53,670,000	41,171,000	28,568,000	7,064,000	-54.97	235.14
Loans not held-for-sale	1,138,349,000	1,046,908,000	1,096,200,000	1,032,010,000	986,424,000	8.73	23.60
Real estate loans secured by 1-4 family	251,588,000	248,656,000	252,018,000	241,603,000	246,239,000	1.18	-8.32
Commercial real estate loans	129,760,000	124,587,000	125,331,000	125,303,000	123,520,000	4.15	14.39
Construction and land development	9,447,000	9,811,000	8,843,000	10,169,000	9,409,000	-3.71	8.84
Multifamily	77,828,000	72,503,000	74,124,000	73,306,000	73,979,000	7.34	13.02
Nonfarm nonresidential	42,485,000	42,273,000	42,364,000	41,828,000	40,132,000	0.50	18.36
Real estate loans secured by farmland	39,000	55,000	63,000	95,000	135,000	-29.09	-82.27
Total investment securities	664,953,000	575,018,000	673,630,000	590,857,000	398,785,000	15.64	152.45
U.S. Treasury securities	336,346,000	282,376,000	362,667,000	255,135,000	139,487,000	19.11	1094.50
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	29,337,000	32,042,000	29,878,000	33,204,000	34,607,000	-8.44	-37.55
Mortgage-backed securities	209,697,000	198,061,000	197,170,000	241,247,000	164,818,000	5.87	74.74
Asset-backed securities	72,258,000	43,286,000	66,026,000	37,347,000	36,618,000	66.93	134.20
Other debt securities	16,127,000	17,956,000	16,530,000	23,144,000	22,632,000	-10.19	-55.80
Mutual funds and equity securities	1,188,000	1,297,000	1,359,000	780,000	623,000	-8.40	28.43
Available-for-sale securities	222,069,000	232,161,000	308,525,000	388,178,000	350,622,000	-4.35	2.98
U.S. Treasury securities	109,984,000	99,847,000	177,463,000	201,951,000	139,436,000	10.15	290.60
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	10,133,000	18,455,000	15,860,000	20,396,000	29,810,000	-45.09	-68.86
Mortgage-backed securities	71,317,000	82,123,000	83,562,000	126,390,000	128,295,000	-13.16	-17.72
Asset-backed securities	14,508,000	13,780,000	15,110,000	16,297,000	30,449,000	5.28	-52.98
Other debt securities	16,127,000	17,956,000	16,530,000	23,144,000	22,632,000	-10.19	-55.80
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-26,109,000	1,293,000	-1,119,000	3,573,000	1,401,000		
Available-for-sale securities appreciation (depreciation)	-9,835,000	2,048,000	268,000	6,449,000	5,393,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	101,930,000	64,487,000	82,148,000	80,262,000	35,860,000	58.06	1.01

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	714,478,000	652,269,000	711,535,000	572,711,000	396,304,000	9.54	80.92
NOW, ATS and transaction accounts	324,571,000	301,346,000	327,919,000	288,430,000	197,199,000	7.71	91.78
Time deposits less brokered deposits < \$250K	-46,959,000	-45,663,000	-49,203,000	-52,672,000	-2,530,000		
MMDA and other savings accounts	958,576,000	916,201,000	982,513,000	861,250,000	612,923,000	4.63	71.45
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	1,950,666,000	1,824,153,000	1,972,764,000	1,669,719,000	1,203,896,000	6.94	72.06
Time deposits of \$250K or more	50,519,000	39,089,000	38,884,000	33,690,000	42,832,000	29.24	67.44
Foreign deposits	413,264,000	384,671,000	390,846,000	374,514,000	290,608,000	7.43	57.23
Federal funds purchased and repos	222,719,000	245,437,000	194,340,000	215,209,000	183,675,000	-9.26	34.48
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	28,663,000	20,213,000	21,305,000	22,554,000	23,976,000	41.80	14.04
Other borrowings w/remaining maturity of 1 year or less	65,232,000	61,101,000	63,597,000	63,590,000	66,857,000	6.76	-27.45
Other borrowings w/remaining maturity over 1 year	244,531,000	264,080,000	259,915,000	236,720,000	250,340,000	-7.40	1.62
Brokered deposits < \$250K	57,095,000	57,304,000	59,809,000	66,334,000	25,732,000	-0.36	348.93
Noncore funding	1,082,023,000	1,071,895,000	1,028,696,000	1,012,611,000	884,020,000	0.94	30.83
Trading liabilities	189,893,000	183,623,000	164,239,000	169,933,000	118,988,000	3.41	42.49
Subordinated notes and debentures + trust preferred securities	18,848,000	20,873,000	20,532,000	21,607,000	17,591,000	-9.70	-11.64
Other liabilities	313,516,000	297,196,000	263,089,000	232,715,000	201,753,000	5.49	65.78
Total liabilities	3,554,946,000	3,397,740,000	3,449,320,000	3,106,585,000	2,426,248,000	4.63	54.26
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	32,838,000	32,838,000	34,838,000	30,063,000	26,993,000	0.00	25.97
Common stock	4,105,000	4,105,000	4,105,000	4,105,000	4,105,000	0.00	0.00
Common surplus	88,614,000	88,194,000	88,415,000	88,394,000	88,522,000	0.48	-2.20
Retained earnings	282,445,000	256,983,000	272,268,000	236,990,000	223,211,000	9.91	64.70
Accumulated other comprehensive income	-14,369,000	2,570,000	-84,000	7,986,000	1,569,000		
Other equity capital components	-107,490,000	-98,304,000	-105,415,000	-88,184,000	-83,070,000		
Total holding company equity capital	286,143,000	286,386,000	294,127,000	279,354,000	261,330,000	-0.08	10.70
Noncontrolling (minority) interest in subsidiaries	225,000	130,000	120,000	132,000	203,000	73.08	8.70
Total equity capital, including minority interest	286,368,000	286,516,000	294,247,000	279,486,000	261,533,000	-0.05	10.70
Total liabilities and capital	3,841,314,000	3,684,256,000	3,743,567,000	3,386,071,000	2,687,781,000	4.26	49.87
<b>Memoranda</b>							
Non-interest-bearing deposits	741,461,000	676,992,000	737,764,000	596,146,000	416,192,000	9.52	79.93
Interest-bearing deposits	1,730,083,000	1,628,225,000	1,724,539,000	1,548,111,000	1,146,876,000	6.26	68.39
Total deposits	2,471,544,000	2,305,217,000	2,462,303,000	2,144,257,000	1,563,068,000	7.22	71.70
Long-term debt that reprices within 1 year	25,713,000	25,778,000	26,783,000	23,781,000	45,793,000	-0.25	-75.02
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	294,127,000	279,354,000	279,354,000	261,330,000	256,515,000		
Accounting restatements	0	0	0	-2,650,000	62,000		
Net income	16,931,000	26,248,000	48,334,000	29,131,000	36,431,000		
Net sale of new perpetual preferred stock	-2,000,000	2,709,000	4,671,000	3,065,000	877,000		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	1,047,000	1,080,000	1,217,000	1,262,000	1,566,000		
Less: Purchase of treasury stock	3,122,000	11,200,000	18,448,000	6,397,000	24,121,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	6,749,000	6,252,000	13,048,000	12,694,000	12,476,000		
Change in other comprehensive income	-14,285,000	-5,416,000	-8,070,000	6,417,000	3,076,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	194,000	-137,000	117,000	-110,000	-600,000		
Holding company equity capital, ending balance	286,143,000	286,386,000	294,127,000	279,354,000	261,330,000		

BHC Name

City/State

### Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	10.02	38.78	9	10.22	36.32	9	10.18	36.25	9	10.93	36.22	11	13.86	37.78	17
Commercial and industrial loans	5.04	11.05	18	5.13	12.25	12	4.92	10.76	16	5.74	13.52	13	6.31	12.02	21
Loans to individuals	5.98	3.52	78	5.54	3.48	76	5.89	3.36	79	5.90	3.40	76	7.92	4.20	76
Loans to depository institutions and acceptances of other banks	0.27	0.02	91	0.22	0.01	92	0.21	0.02	91	0.21	0.03	89	0.26	0.04	88
Agricultural loans	0.02	0.19	47	0.02	0.21	39	0.02	0.18	45	0.02	0.19	41	0.03	0.24	42
Other loans and leases	8.93	4.45	81	8.74	4.22	81	9.16	4.47	83	8.52	4.63	78	8.58	5.01	79
Net loans and leases	29.80	61.60	6	29.34	59.81	5	29.94	58.67	5	30.49	61.58	8	36.47	63.77	11
Debt securities over 1 year	14.28	19.46	31	13.94	17.61	35	15.08	19.46	35	15.06	15.55	48	12.73	14.60	42
Mutual funds and equity securities	0.03	0.05	54	0.04	0.06	53	0.04	0.06	57	0.02	0.05	51	0.02	0.06	50
Subtotal	44.11	82.34	4	43.32	78.32	4	45.06	79.22	5	45.57	78.16	8	49.23	79.65	10
Interest-bearing bank balances	16.78	4.59	93	18.46	9.11	91	19.11	8.50	90	14.89	7.51	89	9.06	3.06	92
Federal funds sold and reverse repos	13.66	0.58	96	12.14	0.52	96	12.50	0.54	95	13.49	0.82	94	14.47	1.57	92
Debt securities 1 year or less	3	1.68	78	1.63	1.53	63	2.88	1.56	81	2.37	1.68	72	2.08	1.91	66
Trading assets	12.10	0.55	96	14.12	0.60	95	11.56	0.49	95	14.84	1.01	93	15.28	1.19	95
Total earning assets	89.64	90.95	33	89.67	91.43	29	91.10	91.77	42	91.16	91.05	52	90.12	89.53	57
Non-interest cash and due from depository institutions	0.71	1.01	27	0.72	1.01	29	0.71	0.82	39	0.73	1.07	27	0.81	1.14	25
Other real estate owned	0.01	0.01	54	0.01	0.02	44	0.01	0.01	49	0.01	0.02	38	0.01	0.03	40
All other assets	9.65	7.97	70	9.61	7.50	75	8.19	7.35	63	8.11	7.82	55	9.07	9.27	49
<b>Memoranda</b>															
Short-term investments	33.43	7.68	95	32.24	12.01	93	34.49	11.47	95	30.75	11.17	91	25.61	7.63	89
U.S. Treasury securities	8.76	1.96	90	7.66	1.08	95	9.69	1.47	94	7.53	0.84	96	5.19	1.03	92
US agency securities (excluding mortgage-backed securities)	0	0.84	11	0	0.77	10	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0.76	1.75	48	0.87	1.72	50	0.80	1.73	50	0.98	1.69	53	1.29	1.34	61
Mortgage-backed securities	5.46	13.68	15	5.38	12.97	17	5.27	14.14	15	7.12	11.75	27	6.13	11.44	17
Asset-backed securities	1.88	0.68	81	1.17	0.38	84	1.76	0.50	85	1.10	0.32	84	1.36	0.28	88
Other debt securities	0.42	0.52	58	0.49	0.52	61	0.44	0.53	59	0.68	0.42	75	0.84	0.39	77
Loans held-for-sale	0.63	0.35	78	1.46	0.42	87	1.10	0.55	79	0.84	0.52	75	0.26	0.39	53
Loans held for investment	29.63	61.41	7	28.42	59.85	5	29.28	58.06	6	30.48	61.72	8	36.70	63.50	11
Real estate loans secured by 1-4 family	6.55	12.26	26	6.75	11.69	29	6.73	11.46	29	7.14	11.91	29	9.16	13.29	33
Revolving	0.44	1.49	25	0.57	1.45	28	0.50	1.42	27	0.70	1.66	29	1.07	2.07	36
Closed-end, secured by first liens	6.09	10.40	30	6.16	9.84	32	6.22	9.67	33	6.41	9.81	34	8.05	10.69	37
Closed-end, secured by junior liens	0.01	0.18	18	0.02	0.20	17	0.01	0.17	19	0.02	0.22	20	0.04	0.28	23
Commercial real estate loans	3.38	24.34	10	3.38	22.48	10	3.35	22.69	11	3.70	22.22	13	4.60	22.23	16
Construction and land development	0.25	3.75	8	0.27	3.35	8	0.24	3.34	8	0.30	3.40	12	0.35	3.44	15
Multifamily	2.03	3.69	40	1.97	3.31	38	1.98	3.57	38	2.16	3.12	41	2.75	3.01	53
Nonfarm nonresidential	1.11	15.50	8	1.15	14.81	8	1.13	14.57	8	1.24	14.72	10	1.49	14.69	11
Real estate loans secured by farmland	0	0.35	18	0	0.34	20	0	0.30	20	0	0.33	23	0.01	0.36	26

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	33.11	62.08	14	34.23	59.66	14	33.50	61.05	15	34.90	57.15	18	37.49	57.46	22
Real estate loans secured by 1-4 family	21.64	20.31	55	22.59	19.82	59	22.16	19.86	58	22.78	19.43	60	24.79	20.75	62
Revolving	1.46	2.40	40	1.90	2.42	46	1.65	2.43	44	2.24	2.64	47	2.90	3.15	48
Closed-end	20.18	17.67	65	20.69	17.22	65	20.51	17.24	68	20.54	16.59	66	21.88	17.39	69
Commercial real estate loans	11.16	38.23	11	11.32	36.54	9	11.02	37.86	9	11.81	34.63	11	12.43	33.52	15
Construction and land development	0.81	5.97	12	0.89	5.50	11	0.78	5.65	11	0.96	5.26	14	0.95	5.09	15
1-4 family	0.10	1.34	24	0.11	1.11	21	0.07	1.18	19	0.14	0.93	24	0.03	0.94	19
Other	0.71	4.56	12	0.78	4.33	10	0.71	4.40	11	0.82	4.19	13	0.92	4.02	15
Multifamily	6.69	5.72	67	6.59	5.34	68	6.52	5.78	67	6.91	4.96	72	7.45	4.69	79
Nonfarm nonresidential	3.65	24.64	5	3.84	24.14	6	3.72	24.56	6	3.94	22.93	8	4.04	22.15	8
Owner-occupied	1.38	8.28	14	1.52	8.14	12	1.44	8.29	14	1.61	7.68	16	1.75	7.72	18
Other	2.28	16.13	6	2.32	15.71	6	2.29	15.94	6	2.33	14.95	7	2.29	14.34	8
Real estate loans secured by farmland	0	0.59	20	0	0.59	23	0.01	0.54	23	0.01	0.54	24	0.01	0.55	29
Loans to depository institutions and acceptances of other banks	0.89	0.05	94	0.73	0.03	95	0.70	0.04	95	0.66	0.06	92	0.70	0.11	91
Commercial and industrial loans	16.65	18.46	48	17.17	20.98	42	16.19	18.86	48	18.32	22.17	37	17.08	19.53	46
Loans to individuals	19.77	6.27	86	18.55	6.28	85	19.39	6.24	86	18.85	6.13	86	21.43	7.13	88
Credit card loans	12.60	0.53	95	11.46	0.51	95	12.13	0.53	95	12.23	0.65	94	15.37	0.81	94
Agricultural loans	0.08	0.32	55	0.07	0.37	48	0.07	0.34	52	0.06	0.32	48	0.07	0.37	49
Other loans and leases	29.49	8.30	93	29.25	8.03	93	30.16	8.75	93	27.20	9.09	92	23.22	9.85	87
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	150.78	407.54	12	146.56	383.17	11	146.72	391.81	11	143.79	381.27	13	163.68	391.26	16
Real estate loans secured by 1-4 family	98.55	130.40	35	96.74	124.52	37	97.05	126.06	37	93.84	125.03	36	108.21	138.18	37
Revolving	6.65	15.55	31	8.15	15.53	36	7.22	15.44	34	9.22	17.42	34	12.68	21.26	37
Closed-end	91.90	113.22	42	88.59	107.53	41	89.83	108.85	43	84.62	106.14	39	95.53	115.20	42
Commercial real estate loans	50.83	254.23	10	48.47	238.21	10	48.27	245.88	10	48.67	234.65	12	54.28	229.44	15
Construction and land development	3.70	38.88	7	3.82	35.52	7	3.41	35.95	6	3.95	35.62	10	4.13	34.95	13
1-4 family	0.45	8.60	21	0.49	7.06	20	0.29	7.42	18	0.58	6.34	21	0.12	6.61	16
Other	3.25	29.76	8	3.33	28.07	7	3.11	28.11	7	3.37	28.16	10	4.02	27.32	14
Multifamily	30.49	39.14	50	28.21	34.78	53	28.55	38.66	50	28.47	32.74	52	32.51	31.04	63
Nonfarm nonresidential	16.64	162.28	7	16.45	157.17	7	16.31	158.05	7	16.25	155.06	10	17.64	152.10	12
Owner-occupied	6.27	54.20	12	6.50	52.65	11	6.30	52.99	12	6.64	52.37	14	7.62	53.07	16
Other	10.37	106.54	6	9.95	102.08	6	10.02	102.54	6	9.61	100.54	9	10.01	97.41	12
Real estate loans secured by farmland	0.02	3.62	18	0.02	3.59	20	0.02	3.22	21	0.04	3.44	25	0.06	3.60	26
Loans to depository institutions and acceptances of other banks	4.07	0.27	91	3.12	0.18	93	3.05	0.21	92	2.71	0.28	90	3.07	0.44	88
Commercial and industrial loans	75.84	115.10	34	73.53	127.07	22	70.91	114.45	30	75.47	139.91	19	74.58	122.02	30
Loans to individuals	90.02	35.52	82	79.44	35.29	80	84.93	34.55	81	77.66	37.47	79	93.56	43.51	79
Credit card loans	57.38	2.76	95	49.07	2.61	95	53.13	2.77	95	50.36	3.30	94	67.09	4.34	94
Agricultural loans	0.35	1.81	52	0.28	2.01	41	0.33	1.86	48	0.26	1.88	43	0.31	2.18	45
Other loans and leases	134.31	50.19	88	125.25	46.75	89	132.09	51.06	88	112.06	49.54	84	101.39	52.44	84
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	11.34	30.64	12	11.50	28.84	12	11.28	30.07	10	12.03	27.32	14	12.50	26.45	17
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	51.65	203.71	11	49.23	187.37	10	49.43	195.33	11	49.57	183.76	12	54.58	178.57	15
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	57.92	261.50	11	55.73	244.59	10	55.73	252.85	11	56.21	240.85	13	62.20	236.10	16

BHC Name

City/State

# Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	33.43	7.68	95	32.24	12.01	93	34.49	11.47	95	30.75	11.17	91	25.61	7.63	89
Liquid assets	56.70	25.39	93	57.95	28.17	93	58.24	29.03	94	58.02	26.22	93	50.27	22.44	91
Investment securities	17.31	21.68	37	15.61	19.64	40	17.99	21.63	42	17.45	17.85	49	14.84	16.99	46
Net loans and leases	29.80	61.60	6	29.34	59.81	5	29.94	58.67	5	30.49	61.58	8	36.47	63.77	11
Net loans, leases and standby letters of credit	34.03	62.44	7	33.39	60.62	6	35.44	59.49	8	35.64	62.48	9	45.37	64.84	14
Core deposits	50.78	75.64	8	49.51	74.75	7	52.70	75.71	9	49.31	70.67	12	44.79	63.09	17
Noncore funding	28.17	10.86	88	29.09	10.89	87	27.48	10.30	88	29.91	14.13	82	32.89	19.36	80
Time deposits of \$250K or more	1.32	1.54	54	1.06	1.81	34	1.04	1.58	39	0.99	2.11	24	1.59	2.94	26
Foreign deposits	10.76	0.34	96	10.44	0.35	96	10.44	0.34	96	11.06	0.36	96	10.81	0.43	96
Federal funds purchased and repos	5.80	1.20	90	6.66	1.20	91	5.19	1.23	88	6.36	1.47	89	6.83	1.94	87
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-7.86	0.50	2	-5.48	0.52	2	-7.30	0.54	2	-7.14	0.54	4	-7.64	0.48	5
Commercial paper	0.75	0.02	94	0.55	0.01	93	0.57	0.01	94	0.67	0.01	94	0.89	0.02	94
Other borrowings w/remaining maturity of 1 year or less	1.70	1.63	57	1.66	0.99	70	1.70	1	71	1.88	1.24	71	2.49	3.01	48
Earning assets that reprice within 1 year	51.58	36.16	86	49.24	38.93	77	51.98	37.37	84	48.85	39.38	75	47.53	39.29	78
Interest-bearing liabilities that reprice within 1 year	11.54	6.49	80	11.05	7.04	82	10.98	6.39	83	11.66	8.20	77	12.30	10.19	73
Long-term debt that reprices within 1 year	0.67	0.28	78	0.70	0.26	83	0.72	0.26	81	0.70	0.47	78	1.70	0.96	77
Net assets that reprice within 1 year	39.37	28.22	75	37.49	30.25	65	40.29	29.65	76	36.48	29.11	63	33.52	26.63	67
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-11.93	3.09	7	-7.26	-1.82	32	-15.56	-2.33	13	-1.85	3.20	39	14.78	14.45	53
Net short-term noncore funding dependence	-47.66	-1.79	4	-45.17	-8.21	6	-51.48	-7.71	4	-38.94	-4.76	6	-23.76	3.38	8
Short-term investment / Short-term noncore funding	269.50	166.36	77	254.45	284.81	60	305.51	273.46	67	236.46	184.19	68	184.12	77.77	82
Liquid assets - short-term noncore funding / Nonliquid assets	102.31	28.61	93	107.66	34.02	93	112.42	36.68	93	107.24	28.18	92	73.09	16.97	91
Net loans and leases / Total deposits	46.32	76.80	6	46.90	74.66	6	45.53	72.79	6	48.14	79.43	5	62.72	90.31	9
Net loans and leases / Core deposits	58.69	82.80	10	59.26	81.17	9	56.82	78.25	11	61.82	88.34	9	81.43	103.93	14
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.89	-6.37	25	0.54	0.84	48	-0.45	0.12	22	1.52	1.57	57	0.65	0.72	58
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-4.10	-13.54	83	0.85	1.94	27	0.11	-0.25	62	2.75	4.31	28	2.52	1.36	78
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	66.43	23.58	93	59.40	13.42	93	54	14.28	91	34.17	11.38	85	11.92	12.67	56
Available-for-sale securities	33.40	74.56	6	40.37	84.66	6	45.80	83.77	8	65.70	87.23	14	87.92	85.40	44
U.S. Treasury securities	50.58	9.26	93	49.11	5.52	94	53.84	6.70	95	43.18	4.72	93	34.98	6.15	92
US agency securities (excluding mortgage-backed securities)	0	4.02	11	0	4.50	10	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	4.41	8	48	5.57	8.87	49	4.44	8.22	48	5.62	9.83	48	8.68	7.75	62
Mortgage-backed securities	31.54	63.23	11	34.44	66.59	8	29.27	66.54	6	40.83	66.64	16	41.33	67.43	16
Asset-backed securities	10.87	3.36	84	7.53	2.05	85	9.80	2.50	86	6.32	1.91	82	9.18	1.66	90
Other debt securities	2.43	3.01	60	3.12	3.17	61	2.45	3.08	60	3.92	3.01	70	5.68	2.94	78
Mutual funds and equity securities	0.18	0.28	56	0.23	0.32	62	0.20	0.29	58	0.13	0.35	46	0.16	0.40	50
Debt securities 1 year or less	17.33	8.89	81	10.47	8.69	65	16.01	7.78	82	13.56	10.55	71	14.02	11.86	67
Debt securities 1 to 5 years	34.66	20.02	80	31.41	17.05	82	38	18.25	87	28.29	17.03	76	27.69	17.94	73
Debt securities over 5 years	47.83	68.75	16	57.89	72.17	22	45.78	71.11	16	58.01	69.86	25	58.13	66.02	34
Pledged securities	15.33	30.80	26	11.21	33.87	20	12.19	32.26	23	13.58	35.67	23	8.99	30.57	21
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	8.11	-31.70	85	22.36	51.37	43	24	27.98	55	51.24	183.32	32	-8.77	26.69	26
Investment securities	15.64	21.19	48	2.78	33.34	19	14.01	31.36	33	48.16	23.62	82	51.94	11.75	88
Core deposits	6.94	9.58	53	20.45	16.88	71	18.15	16.94	65	38.69	26.88	85	4	11.23	23
Noncore funding	0.94	10.50	48	5.35	-23.76	83	1.59	-14.79	74	14.55	-12.18	79	3.97	6.59	47

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	1,499,121,000	1,421,196,000	1,379,119,000	1,267,411,000	1,227,008,000
Commit: Secured commercial real estate loans	10,728,000	6,840,000	9,429,000	6,077,000	7,426,000
Commit: Unsecured real estate loans	12,550,000	12,443,000	10,517,000	14,090,000	17,211,000
Credit card lines (reported semiannually, June/Dec)	773,985,000	682,505,000	730,360,000	658,483,000	650,934,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	162,525,000	149,055,000	205,557,000	174,571,000	239,147,000
Commercial and similar letters of credit	4,885,000	4,975,000	4,816,000	3,410,000	3,507,000
Securities lent	331,299,000	318,736,000	338,212,000	265,834,000	227,142,000
Credit derivatives - notional amount (holding company as guarantor)	526,059,000	539,647,000	499,612,000	575,178,000	607,267,000
Credit derivatives - notional amount (holding company as beneficiary)	570,977,000	603,720,000	553,471,000	625,325,000	635,199,000
Credit derivative contracts w/ purchased credit protection-investment grade	926,276,000	1,006,849,000	900,721,000	978,322,000	1,070,988,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	547,640,000	441,144,000	446,503,000	448,343,000	396,291,000
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	3,631,378,000	5,170,491,000	2,519,508,000	3,056,905,000	3,158,415,000
Written options contracts (interest rate)	3,024,190,000	3,353,649,000	3,017,853,000	3,374,948,000	3,937,989,000
Purchased options contracts (interest rate)	2,959,385,000	3,604,394,000	3,188,316,000	3,675,348,000	4,361,484,000
Interest rate swaps	29,009,044,000	24,413,691,000	24,075,119,000	20,986,459,000	21,227,546,000
Futures and forward foreign exchange	7,440,427,000	6,697,372,000	7,169,617,000	6,299,931,000	5,083,497,000
Written options contracts (foreign exchange)	873,922,000	804,500,000	741,306,000	830,340,000	700,499,000
Purchased options contracts (foreign exchange)	868,600,000	781,742,000	726,988,000	824,761,000	717,855,000
Foreign exchange rate swaps	3,942,055,000	4,088,438,000	4,112,134,000	3,923,744,000	3,604,050,000
Commodity and other futures and forward contracts	344,613,000	353,730,000	326,392,000	338,496,000	346,598,000
Written options contracts (commodity and other)	802,463,000	887,355,000	788,562,000	800,206,000	780,506,000
Purchased options contracts (commodity and other)	737,980,000	799,118,000	709,765,000	726,498,000	735,894,000
Commodity and other swaps	786,534,000	723,872,000	796,839,000	585,954,000	552,307,000

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	39.03	24.48	84	38.57	22.45	87	36.84	22.78	86	37.43	22.01	87	45.65	23.52	92
Standby letters of credit	4.23	0.66	97	4.05	0.67	97	5.49	0.65	98	5.16	0.71	98	8.90	0.84	99
Commercial and similar letters of credit	0.13	0.02	91	0.14	0.02	91	0.13	0.02	91	0.10	0.02	92	0.13	0.02	96
Securities lent	8.62	0.09	96	8.65	0.12	96	9.03	0.10	96	7.85	0.18	95	8.45	0.40	93
Credit derivatives - notional amount (holding company as guarantor)	13.69	0.26	96	14.65	0.25	96	13.35	0.24	96	16.99	0.35	96	22.59	0.42	96
Credit derivatives - notional amount (holding company as beneficiary)	14.86	0.18	96	16.39	0.19	96	14.78	0.18	96	18.47	0.30	96	23.63	0.52	95
Credit derivative contracts w/ purchased credit protection-investment grade	24.11	0.19	96	27.33	0.18	96	24.06	0.18	96	28.89	0.25	96	39.85	0.30	96
Credit derivative contracts w/ purchased credit protection-noninvest grade	14.26	0.17	96	11.97	0.14	96	11.93	0.13	96	13.24	0.30	95	14.74	0.45	95
Derivative contracts	1,416.72	44.65	96	1,402.68	49.75	96	1,286.80	46.30	96	1,341.48	48.62	96	1,681.93	68.47	95
Interest rate contracts	1,005.49	32.11	96	991.85	35.96	96	876.19	32.46	96	918.28	34.36	96	1,216.08	47.31	95
Interest rate futures and forward contracts	94.53	3.60	93	140.34	5.17	94	67.30	3.25	93	90.28	6.21	93	117.51	10.67	91
Written options contracts (interest rate)	78.73	1.58	96	91.03	1.82	97	80.61	1.41	97	99.67	2.18	97	146.51	2.47	96
Purchased options contracts (interest rate)	77.04	1.48	96	97.83	1.33	96	85.17	1.31	96	108.54	1.46	96	162.27	2.65	96
Interest rate swaps	755.19	21.90	96	662.65	20.67	96	643.11	20.49	96	619.79	20.83	96	789.78	28.86	95
Foreign exchange contracts	341.68	6.76	95	335.81	6.16	95	340.59	6.30	95	350.81	6.01	95	375.99	10.12	94
Futures and forward foreign exchange contracts	193.69	4.19	96	181.78	3.93	96	191.52	3.78	97	186.05	3.47	96	189.13	5.23	95
Written options contracts (foreign exchange)	22.75	0.04	96	21.84	0.04	96	19.80	0.04	96	24.52	0.03	96	26.06	0.05	96
Purchased options contracts (foreign exchange)	22.61	0.05	96	21.22	0.04	96	19.42	0.04	96	24.36	0.04	96	26.71	0.08	96
Foreign exchange rate swaps	102.62	0.79	95	110.97	0.73	96	109.85	0.76	95	115.88	0.77	96	134.09	2.03	94
Equity, commodity, and other derivative contracts	69.55	1.19	95	75.02	0.86	96	70.03	0.92	96	72.39	1.86	95	89.86	3.32	94
Commodity and other futures and forward contracts	8.97	0.08	96	9.60	0.07	96	8.72	0.07	96	10	0.14	96	12.90	0.19	96
Written options contracts (commodity and other)	20.89	0.41	95	24.09	0.29	96	21.06	0.32	95	23.63	0.52	95	29.04	0.98	93
Purchased options contracts (commodity and other)	19.21	0.31	95	21.69	0.19	96	18.96	0.21	95	21.46	0.37	95	27.38	0.94	93
Commodity and other swaps	20.48	0.32	97	19.65	0.29	97	21.29	0.31	97	17.30	0.32	96	20.55	0.38	96
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	130.67	46.07	93	132.50	42.93	93	126.22	44.98	93	124.42	42.82	91	125.04	45.53	92

BHC Name

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**Derivative Instruments**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	54,420,591,000	51,678,352,000	48,172,399,000	45,423,590,000	45,206,640,000
Interest rate contracts .....	38,623,997,000	36,542,225,000	32,800,796,000	31,093,660,000	32,685,434,000
Foreign exchange contracts .....	13,125,004,000	12,372,052,000	12,750,045,000	11,878,776,000	10,105,901,000
Equity, commodity, and other contracts .....	2,671,590,000	2,764,075,000	2,621,558,000	2,451,154,000	2,415,305,000
<b>Derivatives Position</b>					
Futures and forwards .....	11,416,418,000	12,221,593,000	10,015,517,000	9,695,332,000	8,588,510,000
Written options .....	4,700,575,000	5,045,504,000	4,547,721,000	5,005,494,000	5,418,994,000
Exchange-traded .....	724,041,000	877,725,000	727,653,000	996,532,000	1,140,574,000
Over-the-counter .....	3,976,534,000	4,167,779,000	3,820,068,000	4,008,962,000	4,278,420,000
Purchased options .....	4,565,965,000	5,185,254,000	4,625,069,000	5,226,607,000	5,815,233,000
Exchange-traded .....	874,389,000	1,143,940,000	1,012,562,000	1,266,198,000	1,666,683,000
Over-the-counter .....	3,691,576,000	4,041,314,000	3,612,507,000	3,960,409,000	4,148,550,000
Swaps .....	33,737,633,000	29,226,001,000	28,984,092,000	25,496,157,000	25,383,903,000
Held for trading .....	53,908,441,000	51,113,262,000	47,647,104,000	44,801,774,000	44,709,476,000
Interest rate contracts .....	38,232,523,000	36,095,442,000	32,383,353,000	30,578,367,000	32,270,467,000
Foreign exchange contracts .....	13,011,280,000	12,262,396,000	12,650,074,000	11,779,815,000	10,023,704,000
Equity, commodity, and other contracts .....	2,664,638,000	2,755,424,000	2,613,677,000	2,443,592,000	2,415,305,000
Non-traded .....	512,150,000	565,090,000	525,295,000	621,816,000	497,164,000
Interest rate contracts .....	391,474,000	446,783,000	417,443,000	515,293,000	414,967,000
Foreign exchange contracts .....	113,724,000	109,656,000	99,971,000	98,961,000	82,197,000
Equity, commodity, and other contracts .....	6,952,000	8,651,000	7,881,000	7,562,000	0
Derivative contracts (excluding futures and FX 14 days or less) .....	76,232,144,000	69,148,098,000	64,285,366,000	59,820,494,000	69,424,225,000
One year or less .....	61,231,676,000	33,067,687,000	30,985,323,000	28,663,719,000	38,305,803,000
Over 1 year to 5 years .....	9,232,415,000	28,669,871,000	26,553,274,000	24,042,292,000	19,679,191,000
Over 5 years .....	5,768,053,000	7,410,540,000	6,746,769,000	7,114,483,000	11,439,231,000
Gross negative fair value (absolute value) .....	614,880,000	540,368,000	523,393,000	672,810,000	496,187,000
Gross positive fair value .....	638,582,000	562,955,000	534,714,000	693,099,000	513,826,000
Held for trading .....	637,032,000	560,730,000	534,064,000	690,318,000	512,261,000
Non-traded .....	1,550,000	2,225,000	650,000	2,781,000	1,565,000
Current credit exposure on risk-based capital derivative contracts .....	97,575,000	183,801,000	171,216,000	218,704,000	146,758,000
Credit losses on derivative contracts .....	35,000	4,000	3,000	89,000	1,000
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	0	0	0
90+ days past due .....	447,000	9,000	9,000	4,000	0

BHC Name

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# Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	70.97	93.66	11	70.71	94.09	10	68.09	94.17	10	68.45	94.10	10	72.30	93.44	12
Foreign exchange contracts	24.12	3.30	91	23.94	3.27	92	26.47	3.47	91	26.15	3.49	90	22.35	3.20	91
Equity, commodity, and other contracts	4.91	1.20	84	5.35	1.17	84	5.44	1.14	85	5.40	1.17	84	5.34	1.64	81
<b>Futures and forwards</b>															
Futures and forwards	20.98	9.78	78	23.65	12.57	76	20.79	11.16	77	21.34	14.05	71	19	13.49	69
<b>Written options</b>															
Written options	8.64	5.78	70	9.76	7.49	70	9.44	6.28	72	11.02	8.18	71	11.99	5.91	78
<b>Exchange-traded</b>															
Exchange-traded	1.33	0.15	89	1.70	0.11	93	1.51	0.12	91	2.19	0.14	92	2.52	0.15	92
<b>Over-the-counter</b>															
Over-the-counter	7.31	5.46	69	8.06	7.20	66	7.93	5.96	69	8.83	7.73	67	9.46	5.10	79
<b>Purchased options</b>															
Purchased options	8.39	3.69	79	10.03	3.44	81	9.60	3.27	81	11.51	3.42	82	12.86	4.42	82
<b>Exchange-traded</b>															
Exchange-traded	1.61	0.15	90	2.21	0.12	93	2.10	0.12	93	2.79	0.15	94	3.69	0.28	91
<b>Over-the-counter</b>															
Over-the-counter	6.78	3.17	76	7.82	3.04	82	7.50	2.87	79	8.72	2.86	82	9.18	3.35	81
<b>Swaps</b>															
Swaps	61.99	74.97	24	56.55	71.23	27	60.17	74.26	25	56.13	68.76	28	56.15	69.75	29
<b>Held for trading</b>															
Held for trading	99.06	37.98	89	98.91	40.60	86	98.91	40.42	88	98.63	43.53	88	98.90	44.16	88
<b>Interest rate contracts</b>															
Interest rate contracts	70.25	31.52	71	69.85	34.42	69	67.22	34.15	67	67.32	36.62	66	71.38	37.24	69
<b>Foreign exchange contracts</b>															
Foreign exchange contracts	23.91	1.71	94	23.73	1.57	94	26.26	1.68	94	25.93	1.60	94	22.17	1.60	95
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts	4.90	0.58	88	5.33	0.58	90	5.43	0.60	89	5.38	0.68	89	5.34	0.83	85
<b>Non-traded</b>															
Non-traded	0.94	62.02	10	1.09	59.40	13	1.09	59.58	11	1.37	56.47	11	1.10	55.84	11
<b>Interest rate contracts</b>															
Interest rate contracts	0.72	57.94	10	0.86	56.19	13	0.87	56.71	11	1.13	53.82	13	0.92	52.22	12
<b>Foreign exchange contracts</b>															
Foreign exchange contracts	0.21	0.36	76	0.21	0.38	76	0.21	0.40	77	0.22	0.46	78	0.18	0.34	75
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts	0.01	0.10	82	0.02	0.13	83	0.02	0.09	83	0.02	0.10	81	0	0.13	38
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
Derivative contracts (excluding futures and forex 14 days or less)	140.08	93.09	97	133.80	91.87	96	133.45	92.53	96	131.69	91.48	93	153.57	93.86	95
<b>One year or less</b>															
One year or less	112.52	31.78	98	63.99	28.05	84	64.32	27.56	83	63.10	32.05	80	84.73	32.17	87
<b>Over 1 year to 5 years</b>															
Over 1 year to 5 years	16.96	24.76	35	55.48	26.03	90	55.12	27.01	88	52.93	27.06	89	43.53	30.45	70
<b>Over 5 years</b>															
Over 5 years	10.60	27.14	31	14.34	30.08	33	14.01	29.89	34	15.66	29.56	34	25.30	28.09	52
<b>Gross negative fair value (absolute value)</b>															
Gross negative fair value (absolute value)	1.13	1.56	33	1.05	1.25	50	1.09	0.98	59	1.48	1.55	57	1.10	0.83	66
<b>Gross positive fair value</b>															
Gross positive fair value	1.17	1.74	43	1.09	1.68	26	1.11	1.34	39	1.53	2.23	32	1.14	1.19	54
<b>Percent of Tier 1 Capital</b>															
<b>Gross negative fair value, absolute value (X)</b>															
Gross negative fair value, absolute value (X)	2.57	0.07	96	2.24	0.05	97	2.13	0.04	96	2.86	0.07	97	2.31	0.06	97
<b>Gross positive fair value (X)</b>															
Gross positive fair value (X)	2.66	0.08	96	2.33	0.07	97	2.17	0.05	96	2.95	0.09	97	2.40	0.07	96
<b>Held for trading (X)</b>															
Held for trading (X)	2.66	0.06	96	2.32	0.05	97	2.17	0.04	96	2.94	0.07	97	2.39	0.06	96
<b>Non-traded (X)</b>															
Non-traded (X)	0.01	0.02	50	0.01	0.01	55	0	0.01	40	0.01	0.02	59	0.01	0.01	66
<b>Current credit exposure (X)</b>															
Current credit exposure (X)	0.41	0.04	93	0.76	0.05	97	0.70	0.04	97	0.93	0.06	97	0.68	0.05	95
<b>Credit losses on derivative contracts</b>															
Credit losses on derivative contracts	0.01	0	96	0	0	89	0	0	89	0.04	0	96	0	0	91
<b>Past Due Derivative Instruments Fair Value</b>															
<b>30-89 days past due</b>															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
<b>90+ days past due</b>															
90+ days past due	0.19	0	98	0	0	97	0	0	96	0	0	97	0	0	48
<b>Other Ratios</b>															
<b>Current credit exposure / Risk-weighted assets</b>															
Current credit exposure / Risk-weighted assets	5.72	0.54	93	11.48	0.63	97	10.45	0.46	97	14.01	0.85	97	9.68	0.73	95

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	16,386,000	28,328,000	28,328,000	13,123,000	13,445,000
Gross losses	2,012,000	2,656,000	4,564,000	6,836,000	6,810,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	773,000	865,000	1,699,000	1,577,000	1,181,000
Net losses	1,239,000	1,791,000	2,865,000	5,259,000	5,629,000
Provision for loan and lease losses	2,598,000	-7,038,000	-9,071,000	16,291,000	5,449,000
Adjustments	5,000	1,000	-6,000	4,173,000	-142,000
Ending balance	17,750,000	19,500,000	16,386,000	28,328,000	13,123,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.13	0.08	73	-0.38	-0.14	14	-0.24	-0.09	15	0.51	0.51	55	0.20	0.15	69
Provision for loan and lease losses / Average loans and leases	0.45	0.14	87	-1.31	-0.25	3	-0.83	-0.16	2	1.60	0.82	89	0.56	0.24	88
Provision for loan and lease losses / Net loan and lease losses	209.69	198.72	65	-392.96	77.32	18	-316.61	-105.48	22	309.77	487.86	45	96.80	130.58	24
Allowance for loan and lease losses / Total loans and leases not held for sale	1.56	1.17	82	1.86	1.39	81	1.49	1.23	75	2.74	1.58	89	1.33	0.83	87
Allowance for loan and lease losses / Total loans and leases	1.53	1.15	82	1.77	1.37	79	1.44	1.20	74	2.67	1.55	89	1.32	0.81	87
Allowance for loan and lease losses / Net loans and leases losses (X)	7.16	28.67	27	5.44	15.27	22	5.72	21.39	23	5.39	11.58	36	2.33	8.03	20
Allowance for loan and lease losses / Nonaccrual assets	219.30	413.77	32	182.12	318.67	29	176.95	364.13	22	238.27	299.17	49	219.08	218.72	68
ALLL / 90+ days past due + nonaccrual loans and leases	195.12	319.24	34	182.41	260.68	35	164.77	287.08	30	220.33	244.34	51	171.97	151.73	68
Gross loan and lease losses / Average loans and leases	0.35	0.16	88	0.50	0.22	89	0.42	0.19	90	0.67	0.34	82	0.69	0.28	89
Recoveries / Average loans and leases	0.13	0.07	83	0.16	0.08	84	0.16	0.08	85	0.15	0.07	89	0.12	0.08	78
Net losses / Average loans and leases	0.22	0.08	84	0.33	0.13	87	0.26	0.11	88	0.52	0.27	80	0.57	0.21	88
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	16.94	23.25	39	12.65	16.12	44	24.85	34.67	39	23.16	33.98	36	18.60	36.22	22
Earnings coverage of net loan and lease losses (X)	19.02	-9.51	51	14.38	4.52	52	17.64	39.72	46	9.83	22.91	43	8.88	24.40	34

#### Net Loan and Lease Losses By Type

Real estate loans	-0.07	-0.01	6	-0.07	0.03	3	-0.07	0.02	3	-0.04	0.04	3	-0.02	0.01	12
Real estate loans secured by 1-4 family	-0.11	-0.02	6	-0.11	-0.01	4	-0.11	-0.02	4	-0.07	0.01	4	-0.04	0.01	11
Revolving	-0.68	-0.08	3	-0.62	-0.05	6	-0.72	-0.07	5	-0.11	0.01	12	-0.10	0.02	11
Closed-end	-0.07	-0.02	9	-0.06	-0.01	10	-0.06	-0.01	10	-0.07	0	5	-0.03	0	12
Commercial real estate loans	0.01	0	80	0	0.05	38	0.01	0.04	53	0.01	0.07	30	0.01	0.01	63
Construction and land development	-0.02	-0.02	32	0	0	64	0	0	64	-0.01	0	32	0.05	-0.01	88
1-4 family	-0.02	0	5	0	0	57	0	0	57	-0.01	0	12	-0.03	0	5
Other	0	-0.01	71	0	-0.01	63	0	0	64	0	0	57	0.09	-0.01	93
Multifamily	0	0	58	0	0.01	12	0	0.01	23	0	0	19	0	0	23
Nonfarm nonresidential	0.03	0	86	0	0.07	45	0.03	0.05	59	0.03	0.11	41	0.02	0.02	66
Owner-occupied	0	0	82	0	0.01	67	0.01	0.01	71	0	0.02	48	0	0.01	17
Other	0.03	0	87	0	0.06	37	0.02	0.04	60	0.02	0.08	47	0.03	0.01	80
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	-0.74	0.01	1
Commercial and industrial loans	0.19	0.10	73	0.33	0.20	72	0.28	0.17	73	0.63	0.47	71	0.48	0.37	72
Loans to individuals	0.88	0.65	69	1.48	0.78	84	1.08	0.71	76	1.98	1.13	79	2.19	1.17	82
Credit card loans	1.31	1.99	26	2.39	2.18	58	1.70	1.84	50	2.96	2.92	47	2.92	3.11	40
Agricultural loans	0.45	0.01	93	0.55	0.03	93	0.24	0.02	88	0.45	0.19	85	0.57	0.08	89
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.10	0.14	64	0.06	0.08	64	0.07	0.10	66	0.08	0.15	58	0.10	0.15	58

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	5,430,000	4,343,000	5,559,000	5,364,000	5,084,000
90+ days past due loans and leases	1,471,000	1,094,000	1,643,000	1,731,000	2,773,000
Nonaccrual loans and leases	7,626,000	9,596,000	8,302,000	11,126,000	4,858,000
Total past due and nonaccrual loans and leases	14,527,000	15,033,000	15,504,000	18,221,000	12,715,000
Restructured 30-89 days past due	88,000	82,000	98,000	134,000	271,000
Restructured 90+ days past due	25,000	26,000	28,000	42,000	55,000
Restructured nonaccrual	3,559,000	4,054,000	3,594,000	3,734,000	2,789,000
Total restructured loans and leases	3,672,000	4,162,000	3,720,000	3,910,000	3,115,000
30-89 days past due loans held for sale	417,000	671,000	607,000	502,000	687,000
90+ days past due loans held for sale	145,000	242,000	196,000	372,000	189,000
Nonaccrual loans held for sale	809,000	1,035,000	925,000	1,757,000	740,000
Total past due and nonaccrual loans held for sale	1,371,000	1,948,000	1,728,000	2,631,000	1,616,000
Restructured loans and leases in compliance	3,588,000	4,177,000	3,703,000	4,563,000	4,817,000
Other real estate owned	218,000	242,000	218,000	265,000	386,000
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	468,000	1,111,000	958,000	763,000	1,132,000
Total other assets past due and nonaccrual	468,000	1,111,000	958,000	763,000	1,132,000

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.47	0.32	76	0.39	0.27	77	0.49	0.32	76	0.51	0.39	72	0.51	0.43	67
90+ days past due loans and leases	0.13	0.09	76	0.10	0.10	74	0.14	0.10	76	0.16	0.12	75	0.28	0.15	80
Nonaccrual loans and leases	0.66	0.38	84	0.87	0.58	78	0.73	0.46	81	1.05	0.66	83	0.49	0.51	49
90+ days past due and nonaccrual loans and leases	0.78	0.53	77	0.97	0.73	75	0.87	0.62	79	1.21	0.85	80	0.77	0.71	57
30-89 days past due restructured	0.01	0.01	71	0.01	0.01	71	0.01	0.01	70	0.01	0.01	72	0.03	0.01	76
90+ days past due restructured	0	0	76	0	0	76	0	0	76	0	0.01	77	0.01	0.01	77
Nonaccrual restructured	0.31	0.09	90	0.37	0.12	90	0.32	0.10	90	0.35	0.13	89	0.28	0.14	81
30-89 days past due loans held for sale	0.04	0	93	0.06	0	96	0.05	0	94	0.05	0	94	0.07	0	95
90+ days past due loans held for sale	0.01	0	92	0.02	0	94	0.02	0	90	0.04	0	93	0.02	0	93
Nonaccrual loans held for sale	0.07	0	96	0.09	0	96	0.08	0	96	0.17	0.01	96	0.07	0	95
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.47	0.32	76	0.39	0.27	77	0.49	0.32	76	0.51	0.40	72	0.51	0.43	66
90+ days past due assets	0.13	0.10	76	0.10	0.10	74	0.14	0.10	76	0.16	0.12	75	0.28	0.15	80
Nonaccrual assets	0.70	0.39	84	0.97	0.59	84	0.81	0.47	84	1.12	0.67	86	0.60	0.53	65
30+ days past due and nonaccrual assets	1.29	0.88	78	1.47	1.04	79	1.45	0.97	77	1.79	1.29	78	1.39	1.19	69
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.25	0.32	48	0.32	0.43	38	0.29	0.36	45	0.40	0.52	41	0.33	0.44	41
90+ days past due and nonaccrual assets + other real estate owned	0.25	0.34	46	0.33	0.46	37	0.30	0.37	45	0.41	0.55	38	0.34	0.48	39
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.30	0.38	46	0.38	0.52	38	0.33	0.41	48	0.48	0.60	39	0.39	0.53	34
Allowance for loan and lease losses	65.04	57.44	65	72.43	67.93	60	75.36	62.64	73	56.94	66.66	43	79.15	115.41	36
Equity capital + allowance for loan and lease losses	3.80	3.52	61	4.62	4.43	59	3.98	3.60	61	5.24	4.97	58	3.78	4.28	49
Tier 1 capital + allowance for loan and lease losses	4.48	3.97	64	5.41	5.28	56	4.70	4.30	62	6.13	6.05	56	4.56	5.65	44
Loans and leases + other real estate owned	0.99	0.63	81	1.28	0.88	80	1.09	0.71	80	1.52	0.97	82	1.05	0.85	68

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.24	0.26	56	0.33	0.24	73	0.35	0.26	69	0.43	0.39	66	0.56	0.38	78
90+ days past due .....	0.06	0.11	68	0.07	0.12	70	0.06	0.12	67	0.10	0.16	71	0.30	0.16	81
Nonaccrual .....	1.46	0.45	94	1.90	0.65	91	1.67	0.52	93	2.12	0.76	91	1.03	0.46	90
Commercial and industrial															
30–89 days past due .....	0.68	0.28	87	0.50	0.17	91	0.80	0.24	94	0.43	0.23	80	0.36	0.31	67
90+ days past due .....	0.20	0.03	91	0.05	0.02	83	0.37	0.04	93	0.08	0.03	80	0.10	0.05	78
Nonaccrual .....	0.60	0.46	68	0.79	0.64	66	0.57	0.57	60	1.10	0.75	76	0.52	0.83	37
Individuals															
30–89 days past due .....	0.80	0.70	62	0.59	0.55	61	0.60	0.63	53	0.88	0.83	58	0.96	0.83	56
90+ days past due .....	0.33	0.07	88	0.33	0.07	88	0.31	0.09	85	0.58	0.14	88	0.69	0.17	89
Nonaccrual .....	0.06	0.18	43	0.08	0.18	48	0.06	0.17	45	0.08	0.28	39	0.05	0.17	40
Depository institution loans															
30–89 days past due .....	0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0.03	0	95	0	0	49
Nonaccrual .....	0.03	0.01	91	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due .....	0.22	0.10	80	0.83	0.16	89	1.65	0.07	97	5.89	0.17	97	1.57	0.24	92
90+ days past due .....	0.11	0	94	0.14	0	95	0.12	0	93	0.15	0	97	0.14	0	94
Nonaccrual .....	0	0.36	27	0	0.69	24	0	0.70	27	0.15	0.49	54	0.29	0.67	61
Foreign governments															
30–89 days past due .....	0	0	50	0	0.01	46	0	0.50	43	0	0	50	0	0.07	47
90+ days past due .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Nonaccrual .....	0.56	0.18	80	0	0.04	46	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases															
30–89 days past due .....	0.39	0.11	84	0.30	0.11	80	0.41	0.12	84	0.39	0.18	79	0.15	0.20	58
90+ days past due .....	0.03	0.01	86	0.02	0.01	87	0.02	0.01	85	0.01	0.01	78	0.01	0.01	73
Nonaccrual .....	0.20	0.07	84	0.25	0.13	77	0.22	0.09	82	0.34	0.15	79	0.01	0.13	40

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.29	0.39	53	0.40	0.35	66	0.40	0.46	52	0.41	0.65	34	0.79	0.67	69
	90+ days past due	0.06	0.22	63	0.10	0.27	65	0.08	0.24	64	0.15	0.33	70	0.46	0.31	80
	Nonaccrual	1.95	0.61	92	2.44	0.82	90	2.26	0.71	92	2.84	0.89	93	1.45	0.73	86
Revolving	30-89 days past due	0.46	0.26	79	0.44	0.29	75	0.49	0.28	76	0.50	0.48	54	1.07	0.45	92
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0.71	0.05	97
	Nonaccrual	5.96	1.15	90	5.99	1.05	92	6.18	1.18	88	5.57	1.13	90	3.13	1	86
Closed-end	30-89 days past due	0.28	0.42	48	0.40	0.36	68	0.39	0.49	52	0.40	0.65	38	0.76	0.70	61
	90+ days past due	0.06	0.25	63	0.11	0.29	68	0.08	0.26	65	0.17	0.38	71	0.42	0.35	80
	Nonaccrual	1.66	0.60	90	2.11	0.77	90	1.95	0.67	91	2.55	0.87	92	1.22	0.70	85
Junior lien	30-89 days past due	0	0.01	43	0	0.01	37	0	0.01	34	0	0.02	30	0.01	0.02	28
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	69
	Nonaccrual	0.02	0.02	58	0.02	0.04	41	0.02	0.03	50	0.02	0.04	40	0.02	0.04	38
Commercial real estate	30-89 days past due	0.15	0.16	60	0.16	0.14	64	0.27	0.15	79	0.48	0.26	79	0.11	0.18	40
	90+ days past due	0.07	0.01	90	0.02	0.01	72	0.01	0.01	77	0.01	0.02	65	0	0.03	43
	Nonaccrual	0.49	0.32	74	0.87	0.52	79	0.51	0.38	70	0.76	0.62	68	0.21	0.23	56
Construction and development	30-89 days past due	0.29	0.22	76	0.14	0.12	73	0.78	0.17	87	0.46	0.28	75	0.09	0.28	45
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	3.51	0.16	97	3.61	0.36	93	3.60	0.20	96	3.73	0.41	94	1.04	0.20	88
1-4 family	30-89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.04	0.01	85	0.04	0.02	81	0.05	0.01	81	0.02	0.03	68	0.02	0.02	68
Other	30-89 days past due	0.29	0.17	79	0.14	0.07	81	0.78	0.13	88	0.46	0.22	80	0.09	0.20	55
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	3.47	0.13	96	3.57	0.29	94	3.55	0.16	97	3.71	0.35	94	1.02	0.17	88
Multifamily	30-89 days past due	0.04	0.04	69	0.06	0.06	72	0.17	0.07	81	0.36	0.09	88	0.08	0.08	68
	90+ days past due	0.10	0	94	0	0	44	0.01	0	95	0	0	91	0	0	84
	Nonaccrual	0.10	0.07	76	0.35	0.14	82	0.12	0.17	71	0.08	0.11	59	0.04	0.05	60
Nonfarm non-residential	30-89 days past due	0.32	0.13	83	0.35	0.14	81	0.33	0.13	84	0.70	0.23	86	0.16	0.14	59
	90+ days past due	0.05	0.01	86	0.04	0.01	83	0.02	0.01	83	0.03	0.02	78	0	0.03	22
	Nonaccrual	0.54	0.39	70	1.13	0.66	79	0.53	0.45	63	1.25	0.80	73	0.34	0.28	68
Owner Occupied	30-89 days past due	0.09	0.04	81	0.09	0.04	79	0.22	0.04	96	0.38	0.07	96	0.11	0.07	71
	90+ days past due	0.02	0	91	0.02	0	88	0.02	0	92	0	0	33	0	0.01	26
	Nonaccrual	0.18	0.14	61	0.33	0.25	71	0.25	0.17	70	0.38	0.27	68	0.25	0.16	71
Other	30-89 days past due	0.23	0.08	82	0.26	0.09	83	0.10	0.08	77	0.32	0.14	79	0.05	0.07	52
	90+ days past due	0.02	0	89	0.03	0.01	85	0	0	37	0.03	0.01	84	0	0.01	30
	Nonaccrual	0.36	0.21	75	0.79	0.40	78	0.29	0.23	70	0.87	0.44	77	0.10	0.10	57
Farmland	30-89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0.74	0.23	85
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	15.38	0.63	98	14.55	1.10	98	11.11	0.69	96	8.42	1.13	93	2.96	0.84	86
Credit card	30-89 days past due	0.55	1.02	21	0.47	0.63	29	0.53	0.81	22	0.74	0.95	29	0.92	1.19	22
	90+ days past due	0.51	0.44	53	0.53	0.39	59	0.50	0.45	51	0.90	0.63	65	0.96	0.78	56
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	-14,772,000	-6,005,000	-12,895,000	4,315,000	9,557,000
Retained earnings	284,606,000	260,811,000	275,149,000	242,712,000	223,211,000
Accumulated other comprehensive income (AOCI)	-14,369,000	2,570,000	-84,000	7,986,000	1,569,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	255,465,000	257,376,000	262,170,000	255,013,000	234,337,000
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	50,749,000	47,794,000	48,911,000	47,869,000	46,399,000
Accumulated other comprehensive income-related adjustments	-4,434,000	727,000	-295,000	2,385,000	62,000
Other deductions from common equity tier 1 capital	1,714,000	-155,000	-388,000	-319,000	123,000
Subtotal:	207,436,000	209,010,000	213,942,000	205,078,000	187,753,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	207,436,000	209,010,000	213,942,000	205,078,000	187,753,000
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	32,838,000	32,838,000	34,838,000	30,063,000	26,993,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	1,000	1,000	1,000	0	9,000
Additional tier 1 capital before deductions	32,839,000	32,839,000	34,839,000	30,063,000	27,002,000
Less: Additional tier 1 capital deductions	570,000	493,000	2,619,000	297,000	323,000
Additional tier 1 capital	32,269,000	32,346,000	32,220,000	29,766,000	26,679,000
<b>Tier 1 Capital</b>	239,705,000	241,356,000	246,162,000	234,844,000	214,432,000
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	12,176,000	15,588,000	14,106,000	16,645,000	13,733,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	66,000	106,000	68,000	115,000	168,000
Allowance for loan and lease losses in tier 2 capital	17,093,000	17,854,000	15,012,000	18,372,000	14,314,000
Exited advanced approach eligible credit reserves	6,083,000	5,775,000	5,908,000	5,677,000	3,837,000
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	29,335,000	33,548,000	29,186,000	35,132,000	28,215,000
Exited advanced approach tier 2 capital before deductions	18,325,000	21,469,000	20,082,000	22,437,000	17,738,000
Less: Tier 2 capital deductions	701,000	461,000	448,000	53,000	58,000
Tier 2 capital	28,634,000	33,087,000	28,738,000	35,079,000	28,157,000
Exited advanced approach tier 2 capital	17,624,000	21,008,000	19,634,000	22,384,000	17,680,000
Total capital	268,339,000	274,443,000	274,900,000	269,923,000	242,589,000
Exited advanced approach total capital	257,329,000	262,364,000	265,796,000	257,228,000	232,112,000
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	3,924,146,000	3,730,187,000	3,833,788,000	3,398,833,000	2,771,586,000
Less: Deductions from common equity tier 1 capital	51,825,000	48,649,000	49,998,000	48,438,000	47,031,000
Less: Other deductions	10,342,000	708,000	1,755,000	-2,924,000	-5,684,000
Total assets for leverage ratio	3,861,979,000	3,680,830,000	3,782,035,000	3,353,319,000	2,730,239,000
Total risk-weighted assets	1,704,892,325	1,601,631,390	1,638,899,940	1,560,608,960	1,515,868,505
Exited advanced approach total RWA	1,613,210,000	1,514,386,000	1,547,920,000	1,484,431,000	1,397,878,000

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	12.17	11.85	60	13.05	12.66	62	13.05	12.37	67	13.14	12.35	68	12.39	12.11	60
Common equity tier 1 capital, column B	12.86	0.26	96	13.80	0.29	98	13.82	0.29	96	13.82	0.30	98	13.43	0.29	97
Tier 1 capital, column A	14.06	12.53	77	15.07	13.44	78	15.02	13.11	79	15.05	13.08	80	14.15	12.78	75
Tier 1 capital, column B	14.86	0.31	96	15.94	0.33	98	15.90	0.34	96	15.82	0.34	98	15.34	0.34	97
Total capital, column A	15.74	14.37	76	17.14	15.42	81	16.77	14.91	81	17.30	15.23	83	16	14.36	77
Total capital, column B	15.95	0.34	96	17.32	0.37	98	17.17	0.37	96	17.33	0.39	97	16.60	0.38	96
Tier 1 leverage	6.21	9.08	3	6.56	9.11	3	6.51	8.98	4	7	9.13	4	7.85	9.76	8
Supplementary leverage ratio, advanced approaches HCs	5.25	6.62	6	5.42	6.95	6	5.38	6.71	6	6.90	8.72	5	6.26	7.41	33

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	1,958,000	3,984,000	2,059,000	4,194,000	3,351,000	-50.85	-44.58
Total property and casualty assets .....	472,000	648,000	429,000	650,000	656,000	-27.16	-39.87
Reinsurance recoverables (P/C) .....					10,000		
Total life and health assets .....	1,486,000	3,336,000	1,630,000	3,544,000	2,695,000	-55.46	-45.92
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	1,478,000	3,329,000	1,618,000	3,532,000	2,686,000		-44.50
<b>Total insurance underwriting equity</b>							
Total insurance underwriting equity .....	457,000	626,000	401,000	602,000	553,000	-27.00	-30.65
Total property and casualty equity .....	430,000	596,000	372,000	574,000	524,000	-27.85	-24.03
Total life and health equity .....	27,000	30,000	29,000	28,000	29,000	-10.00	-70.97
Total insurance underwriting net income .....	-7,000	-17,000	-29,000	-87,000	-259,000		
Total property and casualty .....	-8,000	-22,000	-36,000	-92,000	-268,000		
Total life and health .....	1,000	5,000	7,000	5,000	9,000	-80.00	-80.00
<b>Claims and claims adjusted expense reserves (P/C)</b>							
Claims and claims adjusted expense reserves (P/C) .....	34,000	40,000	35,000	39,000	57,000	-15.00	-80.12
<b>Unearned premiums (P/C)</b>							
Unearned premiums (P/C) .....	0	0	0	0	0		
<b>Policyholder benefit and contractholder funds (L/H)</b>							
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		
<b>Separate account liabilities (L/H)</b>							
Separate account liabilities (L/H) .....	1,478,000	3,329,000	1,618,000	3,532,000	2,686,000	-55.60	-44.50
<b>Insurance activities revenue</b>							
Insurance activities revenue .....	3,000	6,000	9,000	13,000	15,000	-50.00	-57.14
Other insurance activities income .....	7,000	10,000	18,000	20,000	22,000	-30.00	-12.50
<b>Insurance and reinsurance underwriting income</b>							
Insurance and reinsurance underwriting income .....	-4,000	-4,000	-9,000	-7,000	-7,000		
Premiums .....	-4,000	-4,000	-9,000	-7,000	-7,000		
Credit related insurance underwriting .....	0	0	0	0	0		-100.00
Other insurance underwriting .....	-4,000	-4,000	-9,000	-7,000	-7,000		
<b>Insurance benefits, losses, expenses</b>							
Insurance benefits, losses, expenses .....	1,000	3,000	3,000	0	2,000	-66.67	
<b>Net assets of insurance underwriting subsidiaries</b>							
Net assets of insurance underwriting subsidiaries .....	472,000	648,000	429,000	650,000	656,000	-27.16	-36.64
<b>Life insurance assets</b>							
Life insurance assets .....	20,973,000	21,089,000	21,253,000	20,844,000	20,246,000	-0.55	9.63

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0.05	0	94	0.11	0	94	0.06	0	94	0.12	0	94	0.12	0.01	92
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	24.11	51.63	44	16.27	52.30	44	20.84	53.11	44	15.50	53.67	42	19.58	51.47	43
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	75.89	48.37	55	83.73	47.70	56	79.16	46.89	56	84.50	46.33	57	80.42	48.53	56
Separate account assets (L/H) / Total life assets .....	99.46	11.61	93	99.79	13.29	92	99.26	13.40	92	99.66	11.24	93	99.67	7.26	95
<b>Insurance activities revenue / Adjusted operating income</b>															
Insurance activities revenue / Adjusted operating income .....	0	0.36	33	0.01	0.37	33	0.01	0.36	33	0.01	0.41	31	0.01	0.47	32
Premium income / Insurance activities revenue .....	-133.33	3.08	1	-66.67	3.14	0	-100	2.76	0	-53.85	2.84	0	-46.67	7.32	1
Credit related premium income / Total premium income .....		34.56			30.92			32.99			38.23			34.91	
Other premium income / Total premium income .....		65.44			69.08			67.01			61.77			65.09	
<b>Insurance underwriting net income / Consolidated net income</b>															
Insurance underwriting net income / Consolidated net income .....	-0.04	0.02	2	-0.06	0.02	1	-0.06	0.02	0	-0.30	0.03	2	-0.71	0.08	0
Insurance net income (P/C) / Equity (P/C) .....	-3.72	18.14	10	-7.38	21.10	11	-9.68	23.22	5	-16.03	15.59	5	-51.15	19.86	4
Insurance net income (L/H) / Equity (L/H) .....	7.41	163.24	76	33.33	5.07	91	24.14	4.49	91	17.86	3.62	92	31.03	5.13	94
<b>Insurance benefits, losses, expenses / Insurance premiums</b>															
Insurance benefits, losses, expenses / Insurance premiums .....	3,806.36			-395.05			927.51			447.82			233.61		
<b>Reinsurance recovery (P/C) / Total assets (P/C)</b>															
Reinsurance recovery (P/C) / Total assets (P/C) .....	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	1.52	0.15	90
<b>Reinsurance recovery (L/H) / Total assets (L/H)</b>															
Reinsurance recovery (L/H) / Total assets (L/H) .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45
<b>Net assets of insurance underwriting subsidiaries / Consolidated assets</b>															
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0.01	0	93	0.02	0	94	0.01	0	92	0.02	0	94	0.02	0	93
<b>Life insurance assets / Tier 1 capital + allowance for loan and lease losses</b>															
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	8.15	12.13	35	8.08	11.54	37	8.09	12	35	7.92	11.03	40	8.90	11.51	42
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	547,047,000			549,422,000			533,549,000			520,210,000			426,023,000		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	14.24	0.53	93	14.91	0.47	93	14.25	0.46	94	15.36	0.75	93	15.85	1.39	89

BHC Name

City/State

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	138,654,000	133,412,000	135,947,000	125,068,000	92,959,000
Real estate loans	4,346,000	3,731,000	4,177,000	3,793,000	2,622,000
Commercial and industrial loans	49,785,000	46,398,000	49,634,000	44,614,000	36,774,000
Loans to depository institutions and other banks acceptances	10,354,000	7,857,000	7,901,000	6,971,000	6,950,000
Loans to foreign governments and institutions	1,973,000	1,983,000	1,989,000	2,595,000	2,970,000
Loans to individuals	2,861,000	2,397,000	2,655,000	2,311,000	2,062,000
Agricultural loans	17,000	0	13,000	13,000	1,000
Other foreign loans	69,239,000	71,046,000	69,578,000	64,771,000	41,530,000
Lease financing receivables	79,000	0	0	0	50,000
Debt securities	16,081,000	17,888,000	16,468,000	23,079,000	22,559,000
Interest-bearing bank balances	213,210,000	234,128,000	213,700,000	223,829,000	113,003,000
Total selected foreign assets	367,945,000	385,428,000	366,115,000	371,976,000	228,521,000
Total foreign deposits	413,264,000	384,671,000	390,846,000	374,514,000	290,608,000
Interest-bearing deposits	386,281,000	359,948,000	364,617,000	351,079,000	270,720,000
Non-interest-bearing deposits	26,983,000	24,723,000	26,229,000	23,435,000	19,888,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	2.23	0.77	80	1.88	0.64	83	1.91	0.66	83	2.12	0.87	79	2.73	1.25	75
Cost: Interest-bearing deposits	0.07	0.25	33	-0.10	0.12	14	-0.10	0.14	14	0.02	0.42	17	0.78	1.19	36

### Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans	0.16	0.61	60		1.03			0.79		0.66	0.64	83	0.28	0.29	80
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50

### Growth Rates

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Net loans and leases	3.93	11.61	53	38.47	-1.19	87	8.70	6.83	62	34.54	-2.40	85	2.20	22.48	51
Total selected assets	-4.54	18.50	38	34.13	3.19	83	-1.58	9.48	45	62.78	2.04	92	2.11	12.40	55
Deposits	7.43	-4.80	73	13.07	9.07	62	4.36	0.73	50	28.87	3.46	76	7.60	10.36	60

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	109,351,000	108,107,000	105,602,000	110,612,000	136,436,000	1.15	-45.98
1-4 family residential loans	68,835,000	65,389,000	69,734,000	68,391,000	96,795,000	5.27	-57.46
Home equity lines	7,000	10,000	8,000	15,000	22,000	-30.00	-86.27
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	40,509,000	42,708,000	35,860,000	42,206,000	39,619,000	-5.15	-0.09
Retained credit exposure	2,721,000	2,991,000	2,962,000	2,935,000	2,229,000	-9.03	34.70
1-4 family residential loans	506,000	644,000	765,000	869,000	723,000	-21.43	
Home equity lines	2,000	0	0	1,000	2,000		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	2,213,000	2,347,000	2,197,000	2,065,000	1,504,000	-5.71	
Unused commitments to provide liquidity (servicer advance)	72,000	82,000	79,000	81,000	73,000	-12.20	
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	37,614,000	39,387,000	39,187,000	40,758,000	39,116,000	-4.50	2.03
Credit exposure from credit enhancements provided to conduit structures	2,700,000	17,479,000	18,060,000	16,394,000	15,150,000	-84.55	-81.98
Liquidity commitments provided to conduit structures	34,914,000	21,908,000	21,127,000	24,364,000	23,966,000	59.37	59.53

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	2.85	2.93	2.82	3.27	5.08
1-4 family residential loans	1.79	1.77	1.86	2.02	3.60
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	1.05	1.16	0.96	1.25	1.47
Asset-backed commercial paper conduits	0.98	1.07	1.05	1.20	1.46
Credit exposure from credit enhancements provided to conduit structures	0.07	0.47	0.48	0.48	0.56
Liquidity commitments provided to conduit structures	0.91	0.59	0.56	0.72	0.89
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans	23.86	24.25	24.38	24.44	27.81
Home equity lines	1.34	1.73	1.51	2.03	2.55
Credit card receivables	11.52	10.43	11.10	11.07	13.51
Auto loans and other consumer loans	4.84	5.09	5.07	4.67	4.21
Commercial and industrial loans	15.22	15.64	14.81	16.59	15.02
All other loans and leases	43.23	42.86	43.13	41.20	36.90

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	2.49	2.77	2.80	2.65	1.63
1-4 family residential loans.....	0.74	0.98	1.10	1.27	0.75
Home equity lines.....	28.57	0	0	6.67	9.09
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....	5.46	5.50	6.13	4.89	3.80
Unused commitments to provide liquidity (servicer advance).....	0.07	0.08	0.07	0.07	0.05
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	1.14	1.24	1.20	1.25	1.04
Total retained credit exposure and asset sale credit exposure.....	8.36	8.20	7.80	8.65	8.63

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>								
1-4 family residential loans.....		1,143,000	1,361,000	1,302,000	1,920,000	2,658,000	-16.02	-63.55
Home equity lines.....		0	0	0	0	1,000		-100.00
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		89,000	243,000	311,000	474,000	41,000	-63.37	-7.29
Total 30-89 days past due securitized assets.....		1,232,000	1,604,000	1,613,000	2,394,000	2,700,000	-23.19	-61.90
<b>90+ Days Past Due Securitized Assets</b>								
1-4 family residential loans.....		3,132,000	5,688,000	4,074,000	7,297,000	4,288,000	-44.94	-64.81
Home equity lines.....		0	1,000	1,000	2,000	1,000	-100.00	-100.00
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		434,000	1,800,000	747,000	3,245,000	110,000		-24.39
Total 90+ days past due securitized assets.....		3,566,000	7,489,000	4,822,000	10,544,000	4,399,000	-52.38	-62.37
Total past due securitized assets.....		4,798,000	9,093,000	6,435,000	12,938,000	7,099,000	-47.23	-62.25
<b>Net Losses on Securitized Assets</b>								
1-4 family residential loans.....		-64,000	29,000	30,000	507,000	1,113,000		
Home equity lines.....		0	0	-1,000	-3,000	-3,000		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		8,000	10,000	73,000	24,000	18,000	-20.00	-84.91
Total net losses on securitized assets.....		-56,000	39,000	102,000	528,000	1,128,000		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	1.66	2.08	1.87	2.81	2.75
Home equity lines	0	0	0	0	4.55
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.22	0.57	0.87	1.12	0.10
Total 30–89 days past due securitized assets	1.13	1.48	1.53	2.16	1.98
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	4.55	8.70	5.84	10.67	4.43
Home equity lines	0	10	12.50	13.33	4.55
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	1.07	4.21	2.08	7.69	0.28
Total 90+ days past due securitized assets	3.26	6.93	4.57	9.53	3.22
Total past due securitized assets percent of securitized assets	4.39	8.41	6.09	11.70	5.20
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	-0.19	0.09	0.04	0.74	1.15
Home equity lines	0	0	-12.50	-20	-13.64
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.04	0.05	0.20	0.06	0.05
Total net losses on securitized assets	-0.10	0.07	0.10	0.48	0.83
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.59	0.78	0.73	0.98	1.37
Home equity lines	0.46	0.44	0.49	0.50	1.08
Credit card receivables	0.55	0.47	0.53	0.74	0.92
Commercial and industrial loans	0.68	0.50	0.80	0.43	0.36
All other loans and leases	0.44	0.35	0.44	0.57	0.25
Total managed loans past due 30–89 days	0.52	0.49	0.58	0.66	0.69
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	1.08	2.02	1.41	2.68	1.66
Home equity lines	0	0	0.01	0.01	0.72
Credit card receivables	0.51	0.53	0.50	0.90	0.96
Commercial and industrial loans	0.20	0.05	0.37	0.08	0.10
All other loans and leases	0.10	0.33	0.14	0.61	0.03
Total managed loans past due 90+ days	0.40	0.71	0.52	1.05	0.63
<b>Total Past Due Managed Assets</b>	<b>0.92</b>	<b>1.20</b>	<b>1.10</b>	<b>1.71</b>	<b>1.32</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	-0.09	-0.03	-0.04	0.13	0.33
Home equity lines	-0.68	-0.62	-0.72	-0.12	-0.11
Credit card receivables	1.31	2.39	1.70	2.96	2.92
Commercial and industrial loans	0.19	0.33	0.28	0.63	0.48
All other loans and leases	0.08	0.04	0.06	0.07	0.10
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.19</b>	<b>0.30</b>	<b>0.24</b>	<b>0.49</b>	<b>0.60</b>

BHC Name

City/State

# Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	1,430,000	59,000	890,000	8,065,000	28,946,000	2323.73	-79.62
Dividends .....	4,000,000	0	0	6,000,000	26,000,000		-33.33
Interest .....	86,000	16,000	32,000	63,000	219,000	437.50	177.42
Management and service fees .....	1,108,000	899,000	1,836,000	1,725,000	1,429,000	23.25	90.38
Other income .....	-3,764,000	-856,000	-978,000	277,000	1,298,000		
Income from nonbank subsidiaries .....	134,000	426,000	366,000	-570,000	200,000	-68.54	-74.23
Dividends .....	0	0	0	0	0		-100.00
Interest .....	0	0	0	0	3,000		-100.00
Management and service fees .....	0	0	0	0	0		
Other income .....	134,000	426,000	366,000	-570,000	197,000	-68.54	
Income from subsidiary holding companies .....	15,000,000	0	10,001,000	18,000	11,000		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	1,000	0	0		
Other income .....	15,000,000	0	10,000,000	18,000	11,000		
Total income from subsidiaries .....	16,564,000	485,000	11,257,000	7,513,000	29,157,000	3315.26	119.86
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	3,671,000	910,000	1,447,000	535,000	-1,388,000	303.41	
Total operating income .....	20,235,000	1,395,000	12,704,000	8,048,000	27,769,000	1350.54	186.37
<b>Operating Expenses</b>							
Personnel expenses .....	-200,000	220,000	396,000	430,000	402,000		
Interest expense .....	2,475,000	2,041,000	3,979,000	5,192,000	7,397,000	21.26	-4.11
Other expenses .....	1,558,000	1,465,000	2,576,000	2,251,000	2,478,000	6.35	84.16
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	3,833,000	3,726,000	6,951,000	7,873,000	10,277,000	2.87	9.33
Income (loss) before taxes .....	16,402,000	-2,331,000	5,753,000	175,000	17,492,000		360.73
Applicable income taxes (credit) .....	-501,000	-466,000	-1,329,000	-1,324,000	-2,033,000		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	16,903,000	-1,865,000	7,082,000	1,499,000	19,525,000		227.01
Equity in undistributed income of subsidiaries .....	28,000	28,113,000	41,252,000	27,632,000	16,906,000	-99.90	-99.66
Bank subsidiaries .....	10,296,000	20,415,000	38,055,000	15,032,000	5,338,000	-49.57	140.90
Nonbank subsidiaries .....	-2,000	-2,000	-5,000	-32,000	-43,000		
Subsidiary holding companies .....	-10,266,000	7,700,000	3,202,000	12,632,000	11,611,000		
Net income (loss) .....	16,931,000	26,248,000	48,334,000	29,131,000	36,431,000	-35.50	25.63
<b>Memoranda</b>							
Bank net income .....	14,296,000	20,415,000	38,055,000	21,032,000	31,338,000	-29.97	39.15
Nonbank net income .....	-2,000	-2,000	-5,000	-32,000	-43,000		
Subsidiary holding companys' net income .....	-10,266,000	7,700,000	3,202,000	12,632,000	11,611,000		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change		
									1-Year	5-Year	
<b>Assets</b>											
Investment in bank subsidiaries .....	299,245,000	53.59	288,548,000	51.87	303,464,000	53.38	270,173,000	248,682,000	3.71	39.93	
Common and preferred stock .....	297,245,000	53.23	288,130,000	51.79	302,848,000	53.27	270,060,000	246,097,000	3.16	41.44	
Excess cost over fair value .....	17,000	0	17,000	0	17,000	0	17,000	17,000	0.00	0.00	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0			
Other receivables .....	1,983,000	0.36	401,000	0.07	599,000	0.11	96,000	2,568,000	394.51	-46.11	
Investment in nonbank subsidiaries .....	3,329,000	0.60	3,442,000	0.62	3,182,000	0.56	2,803,000	3,929,000	-3.28	-41.35	
Common and preferred stock .....	414,000	0.07	418,000	0.08	416,000	0.07	420,000	453,000	-0.96		
Excess cost over fair value .....	591,000	0.11	591,000	0.11	591,000	0.10	591,000	591,000	0.00	0.00	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0			
Other receivables .....	2,324,000	0.42	2,433,000	0.44	2,175,000	0.38	1,792,000	2,885,000	-4.48	-55.27	
Investment in subsidiary holding companies .....	233,256,000	41.77	246,714,000	44.35	242,770,000	42.71	238,525,000	225,093,000	-5.45	-1.66	
Common and preferred stock .....	233,256,000	41.77	246,714,000	44.35	242,770,000	42.71	238,525,000	225,093,000	-5.45	-1.66	
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0			
Securities .....	0	0	0	0	0	0	0	0			
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....	12,836,000	2.30	6,853,000	1.23	6,830,000	1.20	6,857,000	5,328,000	87.30	140.51	
Cash and due from unrelated depository institution .....	14,000	0	10,000	0	15,000	0	8,000	13,000	40.00	-89.86	
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0			
Intangible assets .....	0	0	0	0	0	0	0	0			
Other assets .....	9,721,000	1.74	10,740,000	1.93	12,220,000	2.15	10,058,000	10,699,000	-9.49	-14.15	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0			
Total assets .....	558,401,000	100.00	556,307,000	100.00	568,481,000	100.00	528,424,000	493,744,000	0.38	17.93	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0			
Securities sold (repos) .....	0	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....	12,504,000	2.24	6,187,000	1.11	10,744,000	1.89	10,814,000	18,984,000	102.10	-61.28	
Borrowings with maturity over 1 year .....	196,533,000	35.20	208,145,000	37.42	205,986,000	36.23	182,195,000	163,445,000	-5.58	39.80	
Subordinated notes and debentures .....	18,580,000	3.33	20,574,000	3.70	20,245,000	3.56	21,299,000	17,287,000	-9.69	22.58	
Other liabilities .....	9,262,000	1.66	9,555,000	1.72	9,340,000	1.64	9,612,000	9,288,000	-3.07	-15.64	
Balance due to subsidiaries and related institutions .....	35,379,000	6.34	25,460,000	4.58	28,039,000	4.93	25,150,000	23,410,000	38.96	120.86	
Total liabilities .....	272,258,000	48.76	269,921,000	48.52	274,354,000	48.26	249,070,000	232,414,000	0.87	26.62	
Equity Capital .....	286,143,000	51.24	286,386,000	51.48	294,127,000	51.74	279,354,000	261,330,000	-0.08	10.70	
Perpetual preferred stock (income surplus) .....	32,837,000	5.88	32,838,000	5.90	34,838,000	6.13	30,063,000	26,993,000	0.00	25.97	
Common stock .....	4,105,000	0.74	4,105,000	0.74	4,105,000	0.72	4,105,000	4,105,000	0.00	0.00	
Common surplus .....	88,613,000	15.87	88,194,000	15.85	88,415,000	15.55	88,394,000	88,522,000	0.48	-2.20	
Retained earnings .....	282,445,000	50.58	256,983,000	46.19	272,268,000	47.89	236,990,000	223,211,000	9.91	64.70	
Accumulated other comprehensive income .....	-14,367,000	-2.57	2,570,000	0.46	-84,000	-0.01	7,986,000	1,569,000			
Other equity capital components .....	-107,490,000	-19.25	-98,304,000	-17.67	-105,415,000	-18.54	-88,184,000	-83,070,000			
Total liabilities and equity capital .....	558,401,000	100.00	556,307,000	100.00	568,481,000	100.00	528,424,000	493,744,000	0.38	17.93	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	15,000	0	26,000	0	16,000	0	35,000	4,000	-42.31	7.14	
Loans and advances from nonbank subsidiaries .....	1,240,000	0.22	1,125,000	0.20	1,133,000	0.20	748,000	0	10.22	-47.23	
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		-100.00	
Loans and advances from subsidiary holding companies .....	33,858,000	6.06	24,286,000	4.37	26,860,000	4.72	24,213,000	22,788,000	39.41	214.99	
Subordinated and long-term debt 1 year or less .....	5,000	0	9,000	0	10,000	0	0	0	-44.44		
Guaranteed loans to banks, nonbanks, and holding companies .....	18,895,000	3.38	15,848,000	2.85	16,803,000	2.96	15,123,000	15,366,000	19.23	116.79	

BHC Name

City/State

## Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	11.94	10.52	65	18.76	12.64	88	17.01	11.94	89	10.91	7.29	80	13.98	9.68	88
Bank net income / Average equity investment in banks	9.54	11.07	39	14.66	12.37	71	13.26	11.80	64	8.26	7.45	58	13.29	10.51	80
Nonbank net income / Average equity investment in nonbanks	-0.40	10.05	14	-0.40	13.40	8	-0.50	13.12	6	-3.11	9.75	8	-3.93	7.89	10
Subsidiary HCs net income / Average equity investment in sub HCs	-8.72	9.42	5	6.34	11.92	20	1.31	10.11	5	5.45	7.01	54	5.15	8.55	28
Bank net income / Parent net income	84.44	98.83	16	77.78	96.24	15	78.73	96.79	14	72.20	88.16	16	86.02	82.22	25
Nonbank net income / Parent net income		2.55			3.10			3.40			3.59			5.93	
Subsidiary holding companies' net income / Parent net income		80.71		29.34	67.52	25	6.62	65.35	10	43.36	68.34	35	31.87	74	23
<b>Leverage</b>															
Total liabilities / Equity capital	95.15	17.48	95	94.25	16.87	94	93.28	16.81	95	89.16	20.06	92	88.94	20.43	92
Total debt / Equity capital	79.55	12.15	95	82.02	11.60	95	80.57	11.71	95	76.72	14.41	91	76.42	14.31	93
Total debt + notes payable to subs that issued TPS / Equity capital	79.55	14.28	95	82.02	13.82	95	80.57	13.63	95	76.72	16.67	91	76.42	16.36	92
Total debt + Loans guaranteed for affiliate / Equity capital	86.15	12.21	95	87.56	11.69	95	86.28	11.77	95	82.13	14.68	93	82.30	14.56	93
Total debt / Equity capital – excess over fair value	79.72	12.27	95	82.20	11.71	95	80.74	11.81	95	76.88	14.52	91	76.60	14.51	93
Long-term debt / Equity capital	75.18	11.61	95	79.86	11.05	96	76.92	10.95	96	72.84	13.56	93	69.16	13.04	92
Short-term debt / Equity capital	4.37	0.43	92	2.16	0.48	84	3.65	0.57	87	3.87	0.77	86	7.26	1.02	91
Current portion of long-term debt / Equity capital	0	0.07	82	0	0.06	82	0	0.06	83	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0.21	0.09	84	0.21	0.09	85	0.21	0.05	87	0.22	0.08	85	0.23	0.12	84
Long-term debt / Consolidated long-term debt	81.67	39.62	85	80.27	39.10	84	80.67	39.86	82	78.77	34.67	89	67.45	28.44	84
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	185.75	103.92	99	187.11	103.07	99	185.85	103.22	99	182.43	102.81	99	180.71	103.22	99
Total investment in subs / Equity capital	187.26	109.01	95	188.10	108.26	95	186.80	108.40	95	183.10	110.16	93	182.80	111.07	94
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	7.25	0.41	98	4.75	0.25	98	5.22	0.29	98	7.90	0.47	98	5.79	0.36	99
Equity investment in subs – equity cap / Net income-div (X)	12.05	1.23	98	6.24	0.83	97	7.16	1.05	97	14.01	1.82	98	8.80	1.22	97
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	191.92	126.15	78	15.05	138.64	4	66.04	152.85	12	43.82	136.59	5	131.53	177.68	37
Cash from ops + noncash items + op expense / Op expense + dividend	-2.94	116.54	13	-53.25	130.64	2	2.68	154.48	3	118.52	147.24	41	175.90	190.27	50
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	126.96	92.87	75	98.24	103.17	48	97.61	98.54	45	102.13	134.08	35	100.22	116.34	32
Pretax operating income + interest expense / Interest expense	762.71	1,457.38	45	-14.21	1,479.01	5	244.58	1,835.33	15	103.37	2,016.32	13	336.47	1,968.54	18
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	762.71	1,417.74	45	-14.21	1,667.11	5	244.58	1,770.77	14	103.37	1,539.23	12	336.47	1,632.83	16
Dividends + interest from subsidiaries / Interest expense + dividends	44.30	140.52	21	0.19	153.06	3	0.19	174.12	3	33.90	150.43	7	131.95	210.80	29
Fees + other income from subsidiaries / Salary + other expenses	918.85	10.93	98	27.83	12.78	78	377.69	11.92	98	54.08	13.95	84	101.91	16.52	95
Net income / Current part of long-term debt + preferred dividends (X)	20.85	28.68	53	33.61	41.77	68	30.02	47.61	66	18.40	35.64	54	22.96	57.11	47
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	-4.29	3.32	6	-3.34	3.64	6	-3.87	3.44	6	-4.43	3.85	5	-10.88	2.64	4
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	6.60	0.01	96	5.53	0.03	95	5.71	0.02	96	5.41	0.05	95	5.88	0.10	95
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	6.60	0.01	95	5.53	0.03	95	5.71	0.02	96	5.41	0.05	95	5.88	0.10	95
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	20.64	1.69	93	21.62	1.79	93	20.47	1.76	93	23.61	2.66	92	24.78	5.62	86
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0.31	0.05	91	0.46	0.07	91	0.35	0.06	91	0.43	0.08	91	0.39	0.19	88

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	39.93	82.17	26		78.46		184.24	66.37	94	846.83	81.10	98	63.90	57.84	64
Dividends declared / Net income .....	39.86	34	59	23.82	25.30	47	27	28.27	47	43.58	42.29	54	34.25	33.08	53
Net income – dividends / Average equity.....	7.18	7.04	57	14.29	9.64	80	12.42	8.62	81	6.16	4.14	75	9.19	6.46	83
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	59.27	128.25	30	0	139.49	9	0	155.92	7	47.27	132.17	21	208.40	178.13	57
Dividends from nonbank subsidiaries .....	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	59.27	168.66	24	0	193.08	3	0	203.53	2	47.27	174.85	11	208.40	260.40	47
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	27.98	43.08	38	0	36.56	9	0	45.96	5	28.53	60.28	23	82.97	66.55	66
Interest income from bank subsidiaries.....	0.60	0.13	86	0.08	0.11	77	0.08	0.11	75	0.30	0.36	69	0.70	0.54	73
Management and service fees from bank subsidiaries .....	7.75	0.85	90	4.40	0.90	87	4.82	0.88	88	8.20	1.47	88	4.56	1.55	82
Other income from bank subsidiaries.....	-26.33	0	0	-4.19	0	1	-2.57	0	2	1.32	0	97	4.14	0	99
Operating income from bank subsidiaries .....	10	46.71	23	0.29	38.35	12	2.34	51.33	9	38.35	62.88	30	92.37	69.36	70
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		45.98			54.17			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries .....		0.54			0.63			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.18			0.08			0.07			0.16			1.06	
Operating income from nonbank subsidiaries .....		54.49			76.16			87.22			79.84			150.41	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73		0	31	20	0	38.10	20	0	43.51	16	0	61.23	17
Interest income from subsidiary holding companies.....		13.26		0	5.39	22	0	5.26	22	0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies.....		0.33		0	0.37	45	0.03	0.73	85	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....		-3.08		0	-0.43	52	312.30	-0.40	95	0.14	0.01	90	0.09	0.29	88
Operating income from subsidiary holding companies.....		98.24		0	39.64	12	312.34	58.37	95	0.14	55.20	23	0.09	76.49	19
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	19.77	65.33	26	0	67.82	10	0	74.16	7	74.55	69.76	29	93.63	67.32	53
Interest income from bank subsidiaries.....	0.43	0.78	77	1.15	0.39	84	0.25	0.23	80	0.78	0.63	77	0.79	0.80	72
Management and service fees from bank subsidiaries .....	5.48	1.33	87	64.44	2.08	97	14.45	1.44	92	21.43	1.87	96	5.15	1.81	81
Other income from bank subsidiaries.....	-18.60	0.03	0	-61.36	0.02	1	-7.70	0.02	1	3.44	0.04	96	4.67	0.03	98
Operating income from bank subsidiaries .....	7.07	75.26	15	4.23	81.78	12	7.01	83.13	11	100.21	82.20	98	104.24	78.80	99
Dividends from nonbank subsidiaries .....	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0.01	1.19	64
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0.66	0	96	30.54	0.01	98	2.88	0.01	97	-7.08	0.01	0	0.71	0.04	93
Operating income from nonbank subsidiaries .....	0.66	5.58	61	30.54	6.48	88	2.88	4.67	69	-7.08	4.70	0	0.72	7.29	46
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0.01	0	97	0	0	49	0	0	49
Other income from subsidiary holding companies.....	74.13	0	99	0	0	50	78.72	0	99	0.22	0	98	0.04	0	97
Operating income from subsidiary holding companies.....	74.13	3.21	92	0	3.96	44	78.72	3.91	93	0.22	4.56	85	0.04	6.08	81
Loans and advances from subsidiaries / Short term debt.....	280.81	189.04	75	411.14	135.34	80	260.69	158.10	81	231.14	135.13	80	120.06	83.37	71
Loans and advances from subsidiaries / Total debt .....	15.43	28.16	51	10.83	28.31	45	11.82	26.38	44	11.66	27.08	46	11.41	28.33	48